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Kohl alarmed by opposition to unity

Nation state's day is over, Britain told

FROM CHARLES BRENNER IN BRUSSELS

HELMUT KOHL, the German Chancellor, yesterday urged Europe to turn its back on the nation state and resist efforts by Britain at the Maastricht review to slow down the advance to deeper integration of the Union.

In a strong speech at the University of Louvain, Herr Kohl sounded a note of alarm over the growing opposition to the plan for monetary union and the other steps towards greater union set out in the Maastricht treaty. Europe seemed to be in a "period of uncertainty in which the very continuation of European integration was being questioned". He did not believe, however, that "the Europeans have become tired of Europe again".

Herr Kohl said there were grave dangers in slipping back to old ways and recalled Germany's invasion of Belgium in the two World Wars. "European integration is in reality a question of war and peace in the 21st century." He endorsed the remark made last year by the late President Mitterrand of France that "nationalism is war".

"We have no desire to return to the nation state of old. It cannot solve the great problems of the 21st century. Nationalism has brought great suffering to our continent." This did not mean, however, the creation of a super-state. "It does not and never will exist," he said.

The Chancellor set out Ger-



Kohl: "A question of war and peace"

man demands for the review of the Maastricht treaty at the inter-governmental conference (IGC). Most of them are opposed by Britain and the Major Government is committed to setting out its terms in a White Paper before the conference gets under way at a summit in Turin on March 29. A setback at the IGC would put Europe back for more than a generation, Herr Kohl said. He also emphasised that while the European Union was preparing to take on more members, "the slowest ship in the convoy should not be allowed to determine its speed". The maritime metaphor was adopted by Herr Kohl and President Chirac of France last month to depict Britain's refusal to accept any deeper integration.

"If individual partners are not prepared or able to participate in certain steps towards

integration, the others should not be denied the opportunity to develop increased co-operation," he said.

The warning reflects frustration over the British Government's stance. Continental leaders are aware that any state can use its veto to block changes to the EU treaty. Britain is far from alone in resisting aspects of the German agenda. France's Gaullist presidency is loath to cede more than a little ground on increasing majority voting and it does not want the European Parliament given more power. Sweden and Finland do not want to participate in a common defence.

Britain is closer to Germany than France on the need for rapid enlargement of the EU to Central and Eastern Europe. Herr Kohl, who was receiving an honorary degree, said it would be "disastrous" if enlargement were to dilute the Union's strength. "I would find it equally disastrous if Europe were only able to derive its strength from keeping others out," he said.

For Germany, the top priority at the IGC was strengthening the common foreign and security policy. All member states except Britain concede that this means a move to more qualified majority voting. Herr Kohl also made clear that Germany had a duty to take part in a pan-European policy to dispel the distrust it had earned from its history and economic power.



A fox took advantage of ice on the ornamental lake in the grounds of Buckingham Palace to reach the Queen's flamingos

Fox kills the Queen's flamingos

BY ALAN HAMILTON

BUCKINGHAM PALACE was reeling last night from its worst security breach since Michael Fagan sat on the Queen's bed and asked for a cigarette. A fox has penetrated the garden and killed the royal flamingos.

Stunned palace officials told yesterday how police had discovered the mutilated bodies of six birds close to the ornamental pond that had been their home since 1959, when they were presented to the Queen by London Zoo.

The only remaining bird, which appeared to have survived the attack, died of shock. The Queen has been told.

laid in the 40-acre grounds, where the flamingos have long been a favourite of garden party guests.

Last night, the palace said fresh footprints believed to belong to the murderer had been found, but no arrest had been made. The attack is thought to have happened last Friday during a particularly cold snap when the pond was frozen, so denying the birds the natural protection of water.

The palace, always reluctant to discuss security, would not say how the fox had entered a garden that is surrounded by a high brick wall topped with barbed wire.

"We are taking counter-measures," a spokeswoman said darkly, admitting that the area, despite the installation of many extra security devices since the Fagan incident, was still not fox-proof.

"The birds were clearly happy here, and had a very good diet: we fed them twice a day with Dutch cockles and shrimps to keep them pink," the spokeswoman added.

"We used to send them to London Zoo in winter to keep warm, but the travel proved too stressful for them and one died. So we built them a hut in the middle of the pond where they could keep warm."

News of the massacre did not surprise flamingo experts last night. Simon Tonge, senior curator of London Zoo, said: "Foxes do kill exotic birds with monotonous regularity. Central London is full of urban foxes, who normally live out of dustbins and in ordinary people's back gardens. But when the weather gets really cold they become desperate, daring, and no respecters of royalty."

Mr Tonge cast doubt on a

fox's ability to scale a 12ft-high brick wall, and suggested that the culprit had probably slipped unseen through a tiny gap in one of several gates, normally locked and bolted, that give access to the palace garden.

Flamingos, predators permitting, enjoy remarkably long lives and although there is no Delbert-like family tree of the palace birds, they may well be survivors of the original colony. Zoologists know of a pair of Australian flamingos that have recently celebrated their fiftieth birthday, and the oldest known member of the species reached 60.

The palace said last night that it would now have to think carefully about replacing the birds.

"We certainly won't even consider it until we've caught the fox," the spokeswoman added.



Flamingos: fed on shellfish and shrimps

Outcry at Hanson closures

BY CHRISTINE BUCKLEY

HANSON yesterday said it was cutting 2,300 high-street jobs at Powerhouse, the electrical retailers, and closing 195 stores.

The industrial conglomerate chaired by Lord Hanson, which this week announced plans to split its operations into four new companies, started widespread protests over the closure programme which is being finalised.

Yarrow, the warship builders on the Clyde announced 1,500 job losses and warned that there would be further job cuts unless the Government places orders with the yard for Royal Navy frigates.

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IRA is blamed for AK47 attack on policeman's home

BY NICHOLAS WATTS, IRELAND CORRESPONDENT

THE IRA was believed to have been responsible for an attack on the home of an off-duty police officer in which 57 shots were fired yesterday. The Northern Ireland Office said they were unaware of any motive for the shooting near Moy, Co Tyrone, but the weapon used has been identified as an AK47 assault rifle and detectives believe the Provisionals were involved.

The part-time RUC reservist and his wife, who were in bed at the time, escaped unhurt as armour piercing bullets ripped through walls and windows. No organisation claimed responsibility for the shooting. The RUC said 57 shots were fired, but officially refused to comment on who was thought to be responsible.

However, a senior security source said last night: "At this stage we believe it was the IRA. It was an AK47 and that is their type of weapon. One gun was used." This is the first time the IRA has been accused by police of shooting at one of their officers since the IRA ceasefire 17 months ago.

Dr Ian Paisley, leader of the Democratic Unionists, said the attack was a "flagrant breach of the ceasefire, savage in its ferocity and murderous in its intent". He added that because of his concern for the consequences to the ceasefire, he had called on Sir John

Wheeler, the Northern Ireland Office Security Minister, to take whatever urgent measures were necessary.

"This is not an isolated incident. There must be a full, forensic investigation of the ammunition used in this and other incidents."

Dr Paisley said the officer had been attacked before by the IRA and as a result certain security precautions were taken, like the fitting of bullet-proof windows.

"The house was attacked by a very heavy calibre rifle which smashed all the bullet-proof windows and which actually cut and drove through the tiles of the roof of the house, and completely destroyed his car."

David Trimble, leader of the Ulster Unionist Party, said: "Over the last few months there have been an increasing number of violent incidents. There is an absence of a commitment to peaceful means and that does not augur well for the future."

As Unionist MPs called on Gerry Adams, the Sinn Féin president, to condemn the attack, Sir John Wheeler said the shooting underscored the need for all paramilitary organisations to disarm. He said:

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Simon Jenkins on how the Peace Process endangers the process of peace
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Libby Purves on a new Britannia, in Weekend

Richard Morrison on the transatlantic showbiz war
Page 17

Saudi prince in Savoy sale talks

The billionaire Saudi prince who hailed out Euro Disney two years ago has added the Savoy to his growing shopping list. Prince al-Waleed, who is emerging as one of the world's most dynamic investors, is casting the slide rule over the Savoy group, which includes Claridge's, the Berkeley and the Savoy itself. His advisers say talks are at an early stage. Page 25

Ashdown agrees to 24-hour bodyguard after car arson

BY ANDREW PIERCE AND ADRIAN LEE

PADDY ASHDOWN last night agreed to round-the-clock bodyguards at his constituency home in Somerset after his car was destroyed by a petrol bomb early yesterday.

Mr Ashdown's Vauxhall Senator erupted in flames at 4am outside his thatched cottage in the village of Norton sub Hamdon near Yeovil. It was parked in a nearby garage which was badly damaged.

Detectives investigating the arson attack, only two months after Mr Ashdown was confronted by a knife-wielding Liberal Democrat leader had received anonymous threats. A brick was thrown through his car window several weeks ago.

The spate of threats came after Mr Ashdown's investigation into racist attacks on three Indian restaurants in Yeovil. Only weeks before the knife incident Mr Ashdown founded the Partnership Against Racial Harassment.

The police took the threats, by telephone and letter, so seriously that surveillance equipment was installed in the MP's garden. It was later removed.

Mr Ashdown, 54, a former Marine commando who served with the Special Boat Squadron in the Far East, and his wife Jane were asleep in their house when their car was

firebombed. "Obviously we were shaken. But now I am determined to get on with my job," he told reporters outside his home.

The Liberal Democrat leader, who has resisted the idea of police cover in the past, has bowed to the inevitable because of fears over the security of his wife who spends most of the week in the constituency.

An Ashdown aide said last night: "We will have to do something. We cannot ignore the police advice. As the leader of a party he has always been offered personal security. He has never wanted it because of the loss of privacy." A discreet police presence was expected to be in place within days before permanent bodyguard arrangements were finalised.

Mr Ashdown was playing down the incident. "I did not very much enjoy being woken at 4am, thank you, I am all right and my wife is in good order. The matter is now under criminal investigation."

Police said they were hunting two men seen acting suspiciously near the Ashdown cottage. They were spotted by officers on a routine patrol a few hours before the H registration car was destroyed. The Senator was Mr Ashdown's personal car. He has a government issue Rover for official duties.

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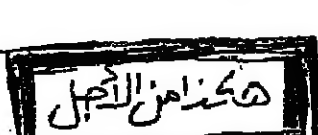
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US reluctant to take public stance on proposal

Clinton 'leans' on Adams to reconsider elections

FROM MARTIN FLETCHER AND TOM RHODES IN WASHINGTON

THE Clinton Administration privately urged Gerry Adams to reconsider his opposition to Britain's plan for elections in Northern Ireland when the Sinn Féin leader visited the White House on Thursday.

Publicly the Administration has adopted a position of strict neutrality towards the controversial British plan but a senior White House source contradicted that stance yesterday. Asked whether Mr Clinton and Tony Lake, the President's national security adviser, had leant on Mr Adams during their meeting on Thursday, he said that was a "fair conclusion".

Before that meeting the White House had been embarrassed by reports suggesting the Administration would encourage Mr Adams to accept the British plan, and went to considerable lengths to counter that idea.

Mr Adams's meeting with Mr Lake was upgraded into a two-hour lunch. Mr Lake and Nancy Soderberg, the White House Irish affairs expert, took the rare step of escorting Mr Adams to meet reporters outside the West Wing in a gesture designed to reinforce the impression that there had been no pressure.

That evening British and Irish reporters were given a briefing to reinforce the assertion that the administration had neither endorsed the British plan nor encouraged Mr Adams to accept it, and that the American role was simply to listen, encourage and offer suggestions that might advance the peace process.

Mr Adams insisted that "this wasn't a meeting about pressure" and the official White House statement did not mention "elections". It said merely that "other ideas" contained in Senator Mitchell's report last week "should be urgently discussed in the political track of the twin-track process".

The issue of elections has divided the British and Irish governments and the Administration is understandably loath to take any public stance that might alienate one side or the other and impair its hard-won reputation for impartiality.

Michael Ancram, the Northern Ireland Minister, met Mr Lake on Monday night and Tuesday to argue that elections should be viewed as a "door not a hurdle" to all-party peace talks, and were the only way the unionists could be persuaded to participate short of the IRA beginning to decommission its arsenal.

Mr Adams is adamantly opposed to elections as a precondition for all-party talks and told Irish-American congressmen this week that John Major was merely erecting new barriers to peace.

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The policeman's home in Moy, Co Tyrone with bullet holes in the walls and windows

IRA blamed for gun attack

Continued from page 1

"Everyone in Northern Ireland will now be watching and waiting to see and hear what excuses are made for this wicked attack which robs them of confidence in building the peace process."

"They will expect all those genuinely committed to democratic methods to condemn this attack without reservation. Once again it reminds us all of the need to remove all illegal arms from Northern Ireland," Sir John said.

The Government was careful last night not to link any group with the shooting.

Mitchel McLaughlin, the Sinn Féin chairman, said he was disturbed by the shooting, but he refused to condemn it. Speaking at the World Economic Forum in Davos, Switzerland, he said: "I think the timing was very curious whatever intention people had in carrying out that incident. We must hope that it was an isolated one."

Asked on Radio 4's PM whether he would condemn the shooting, Mr McLaughlin said: "No. I think those who have been conditioned to knee-jerk in these situations haven't really made a contribution to making sure they don't happen again."

The shooting came as the peace process took an important step forward when Sinn Féin and

the Ulster Unionists took part in the World Economic Forum. Sir Patrick Mayhew, the Northern Ireland Secretary who was in Davos, said: "I think it is a very good thing that common cause should be made explaining what a good place Northern Ireland is for investment."

The funeral of Gino Gallagher, the reputed leader of the Irish National Liberation Army who was shot dead earlier in the week, passed off peacefully in Belfast yesterday. The RUC allowed the funeral to take place after the Irish Republican Socialist Party, the political wing of the INLA, agreed not to mount a paramilitary display. Mourners clashed with the RUC on Thursday when a guard of honour wearing masks and sunglasses tried to accompany Gallagher's coffin.

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Whiskey down drain shows the Americans are serious

FROM GILES WHITTILL IN LOS ANGELES

ANY doubts that Irish politics spans the globe were dispelled this week when the Mayor of San Francisco poured a bottle of fine Ulster whiskey down a drain to protest against allegedly anti-Catholic hiring practices at the distillery.

Old Bushmills Irish Whiskey comes from the village of Bushmills in Co Antrim. In California the company is being embarrassed by claims from Irish Americans that the only Catholics it has employed in recent years are a PR executive and part-time summer tour guides.

Mayor Willie Brown is the first black person to hold the city's top job, and was a victim of segregation during his

Texan youth. A spokesman said he "wants to send a statement to the world that, at least as Mayor of San Francisco, he wants justice for all throughout the world, including for Catholics in Ireland."

The Mayor poured the whiskey down the drain in front of an Italian bar at a press conference. Next week a public hearing is to be held and a vote taken on a resolution to require San Francisco's bars to boycott Bushmills whiskey. Thanks to America's second-largest Irish Catholic community after Boston, the resolution is "almost certain to be passed unless Bushmills drags a busload of Protestants to City Hall", says Walter Hinkel, a local columnist who

says he is of Irish origin. "Fortunately, whiskey drinkers have plenty of brands to choose from. If you're drinking Bushmills, it's like driving a Volkswagen during the Second World War."

The distillery says that 21 per cent of its workforce is Catholic, and is expected to send representatives to next week's hearing. They are likely to receive a rowdy but good-natured welcome. Nigel Heneghan, spokesman for the Irish Distillers Group, the parent company, said: "The company adopts a completely fair employment policy."

In North Antrim at the last election, about 33,600 people voted for Unionist parties and 8,400 for nationalists.

Labour MP bids for New Statesman

Geoffrey Robinson, the millionaire Labour MP for Coventry North West, is to become the new owner of the left-wing magazine *The New Statesman*, which was put into administration last month. Mr Robinson is understood to have offered £500,000 to purchase the title, with the promise of a further £250,000 to help to clear debts.

The weekly title, once the pre-eminent voice of the Left, was placed in administration last month after Philip Jeffrey withdrew day-to-day backing. Mr Robinson's offer has been provisionally accepted but because the company is in receivership the offer has to be approved by the courts.

Low-level flights call

The families of the victims of the Chinook helicopter accident yesterday called for an end to the Ministry of Defence's use of passenger flights for low-level flying training. At the inquiry into the disaster in which 29 people, mostly anti-terrorism experts, died, the families' solicitor said they had been distressed to learn that their loved ones had been placed at some risk by the flight being used for the purpose.

Gold smuggler jailed

A former constable who recruited his policewoman daughter for a £20 million gold smuggling operation has been jailed for two years. Michael Gilmore, 53, paid Lucy, 25, a pittance in "expenses" to become a criminal. Knightsbridge Crown Court in London was told, Gilmore, of Bridgnorth, Shropshire, had earlier admitted conspiracy to cheat by evading VAT due on the smuggled bullion.

Clergyman leaves wife

A senior Church of England clergyman has shocked the Church by announcing that he has left his wife and is living at a friend's house. The Rev David Ford, 58, a former chaplain to the Archbishops of Canterbury and York, broke the news to regular members of the Ripon Cathedral congregation in a two-line letter. He made clear that he and his wife would be living apart for personal reasons.

Chemical firm fined

A chemical company was fined £150,000 with £142,000 costs yesterday after a gas cloud escaped from a factory and caused a massive blaze. Two hundred firefighters tackled the inferno that engulfed Associated Octel's plant in Ellesmere Port on the night of February 1, 1994. Chester Crown Court was told that the company had pleaded guilty to two charges under the Health and Safety at Work Act.

Brothers on parade

Three brothers will today lead the changing of the guard at Buckingham Palace. Lieutenant Colonel Sebastian Roberts, 42, with Cassian, 34, and Fabian, 23, will be the three commanding officers at the parade by the Irish Guards. It is a coincidence that the brothers are serving in appropriate ranks of the same regiment at a time when public duties fall to the Guards. Today is also Cassian's birthday.

Child sex guide shelved

A sex guide that includes how to find under-age prostitutes abroad is being withdrawn by its British publisher. *Sex Havens*, a £60 book providing information about foreign bordellos, strip shows and bars, has been available from Scope International of Havering, Hampshire, since 1993. The company said that although it still had copies, the book had been withdrawn.

Professor appointed

Quentin Skinner, 55, Professor of Political Science at Cambridge University since 1978, is to be the next Regius Professor of Modern History at the university. He succeeds Professor Patrick Collinson, who is to retire on September 30. Professor Skinner's *The Foundations of Modern Political Thought* (1978) has been named as one of the 100 most influential books of the past 50 years.

Vauxhall issue recall

About 32,000 Vauxhall Frontera four-wheel drive vehicles are being recalled because of exhaust pipe problems. Vauxhall said an isolated case of exhaust pipe fatigue had been identified in a Frontera, and that models produced before January 1995 were being recalled to have protective shields fitted to the tailpipes. The vehicles will also be inspected for any possible faults in the front brake hose.

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SAVINGS

Judge allows woman the right to influence life of severely disabled son

Over-protective mother wins fight against jail threat

By EMMA WILKINS

A MOTHER who was accused of being over-protective towards her severely disabled son won the right yesterday to influence his life. Marjorie Vickers, 54, appealed successfully against a High Court ruling that threatened her with prison if she interfered with her son's freedom to make his own decisions.

Her son Steven, 18, suffers from cerebral palsy, spastic quadriplegia and speech and learning difficulties. His application to prevent his mother's interference in his life was made by the Official Solicitor, last June, on his behalf.

Mrs Vickers, from Huddersfield, West Yorkshire, was supported in the appeal by her husband, Peter, 57. The couple adopted Steven when he was a baby and discovered he had cerebral palsy when he was one. "I am very pleased with the ruling," Mrs Vickers said outside the High Court. "Now I just want to get back home to my family."

Under the terms of the ruling made by Mr Justice Johnson last June, Mrs Vickers faced jail if she interfered with her son's choice to be a weekly boarder at a special school near the family

home. At the original hearing, the court was told that Mrs Vickers was over-protective towards her son and sometimes kept him home from school, saying he was ill, when doctors said he was not. She also resented professional advice.

She would not allow him to develop socially and was happy for him to sit on a sofa without physical or intellectual stimulation, the court was told. Kirklees District Council, which became involved with the family when Steven was eight, recommended that he should attend the special school where he could experience companionship and be educated.

Mrs Vickers, who wanted to keep Steven at home, had tried to prevent him staying at the school and Steven was eventually taken into care two years ago. The care order was due to run out on his 18th birthday, so the legal action was started on his behalf.

Sir Stephen Brown, president of the family division of the High Court, sitting with two other appeal judges, said the family could not possibly benefit from action by the court. The threat of an

injunction would only put strain on the family and risk destroying the home that Steven loved, he said. Granting the appeal, Sir Stephen said Mrs Vickers now accepted that her son was benefiting from attending the special school.

The prospect of Steven enforcing an injunction against his mother and her ending up in jail was appalling, Sir Stephen said. It was doubtful whether Steven understood the concept of prison, let alone an injunction, he added.

"I have considered this matter with great care and sympathy because the motives of everyone involved are of the highest — they are all devoted to achieving the best for Steven," he said. "No one doubts that the love that the parents have for this boy and that they wish to make his life better, but the pressures have been dreadful."

"The mother has found it difficult to surrender the care of Steven to others. There was a period where she frustrated the attendance of Steven at a special school. Nobody has ever criticised the devotion of the parents or suggested that there is any



Marjorie Vickers wanted to keep her son at home instead of sending him to school

question of ill treatment or neglect. This is a case where the devotion of a mother has been so intense that it has not been possible to look after Steven's development in a way that is appropriate, by him going to this school."

Sir Stephen said Parliament might like to clarify the legal

rights of people who are severely physically disabled but are not mentally impaired. Despite his disabilities, including the ability to speak only a few words, Steven is mentally capable, according to the law.

The ruling to allow the appeal and discharge the in-

junction, was supported by Lord Justice Waite and Lord Justice Morritt. After the ruling Stephen Switalski, the family solicitor, said: "It was an extremely sensitive, moving judgment and everyone is delighted and relieved."

Leading article, page 21

Hard sell takes fringe theatre into West End

By ROBIN YOUNG

A LITTLE-KNOWN fringe theatre company made its debut in the West End last night thanks to its members' success in making money while "resting".

Counterpoint's production of *The Long and the Short and the Tall* by Willis Hall was transferred at short notice to the Albery Theatre in the West End after only three performances in a converted church in Brixton, south London.

Counterpoint, formed in 1994 by three graduates of the Webber Douglas Drama School, funds itself from the success of a teleshopping company which its members established to employ out-of-work actors.

Ian Francis, Counterpoint's commercial director, said yesterday: "We realised we needed to do something more profitable than bike deliveries or working behind bars while resting so we formed our own teleshopping company. Professional Communicators. We are now making £100,000 a year."

Mr Francis added: "Actors are much more persuasive and intelligent than the usual double-glazing salesman. We have two contracts with conference organisers and we do a lot of telephone canvassing. Our results are often three times better than customers have had before, so they are delighted."

wright, prompted by a review of Counterpoint's previous production in *The Times*, wanted to transfer *The Long and the Short and the Tall* at short notice, the move was possible, Mr Francis said, "because when we say we have the money to do something, people will know it is there."

Professional Communicators now employs 16 resting actors, while Counterpoint's founders, Simon Lenagan, Adam Maggido and Phil Pickard are all in the cast of *The Long and the Short and the Tall* with Mark Arden and Burt Kwouk, established actors the company could only attract and pay because of Professional Communicators' profits.

Tony Doberty of the Brixton Shaw Theatre, formerly St Matthew's Parish Church, said: "Counterpoint were only here for three performances instead of four weeks but we know we will be compensated. The move makes sense for Bill Kenwright, who had a theatre dark. This was a well set-up production that could be moved quickly."

More than 5,000 tickets have been sold for *The Long and the Short and the Tall* at the Albery, where it will have a 4½-week run. The play was first staged in 1959. Its author went on to collaborate with Keith Waterhouse on many projects.

Yard officer tells of infiltrating drugs operation

By STEWART TENDLER, CRIME CORRESPONDENT

A SCOTLAND YARD officer who helped to foil a huge drugs operation has described how he posed for nine months as a drugs smuggler.

The officer was involved in Operation Dash, aimed at a criminal "entrepreneur", Bobby Mills, who was eventually jailed for 1½ years for a plot to smuggle cannabis worth £18 million.

It was the first co-ordinated operation involving police, Customs and Excise, the Royal Navy, and specialist troops. Mills, a former bookmaker, had been sentenced to ten years in 1981 for taking part in a cannabis ring.

Using the name "Michael", the police officer infiltrated a gang which planned to use a merchant boat to import cannabis from Morocco. The *Poseidon* was to rendezvous in the Atlantic in the summer of 1993 with a smaller vessel, the *Delvan*. The drugs would be distributed in England in bogus fish vans.

The detective sergeant said: "I flew to Ireland and we went 600 miles out into the North Atlantic to meet the main ship. We transferred on board six tonnes of cannabis. We were on a small fishing boat lining against the Atlantic swells and we were also hitting against the other ship which was five times as big as ours."

He said: "The crew of the main ship were casting blocks of cannabis weighing 50lb — they were throwing them from their decks to ours. We had

punctures on the deck surface and the engine room started to flood."

The policeman watched as "they kept piling stuff on the deck and we were trying to stack it up but after a while we had so much deck damage we decided that we weren't going to take any more."

The cannabis was offloaded in Littlehampton, West Sussex. "Michael" said: "As we were leaving we could hear the arrest-attack team going in — the armed police scenario and everything else. The villains were all taken on the quay."

The policeman's orders were to ring Mills once the drugs were landed. Mills was in a west London restaurant with his girlfriend when the call for payment came through. The criminal, unaware he had been trapped, said he would pay within 36 hours. Police arrested him as he finished his meal.

The *Poseidon* was boarded and captured after a chase by three Royal Navy ships carrying Special Boat Service teams. They were dropped on the ship by helicopter.

The undercover officer was taken to a safe place after the operation. Afterwards, he had found it very difficult to get back to reality.

"Michael" told his story in an internal Yard magazine *The Metropolitan Journal*, which discloses that the volunteer undercover officers worked on 384 operations last year which led to 474 arrests.

Wildfowler shoots pet goose by mistake

By PETER FOSTER

A WILDFOWLER was trying to placate an entire village yesterday after he mistakenly bagged Horace, its pet goose.

Steve Davies, 36, was out with his gun at dusk when he mistook Horace for a wild greylag flying behind a flock of ducks and shot it.

"But it was only the next day I realised it was Horace. I was mortified because I used to take my little girl along the river to feed him. If I had known it was him I would never have pulled the trigger," he said.

Mr Davies immediately went down to the village of Wark in Northumberland to apologise to local people, who had taken Horace, a Chinese cross, to their hearts after he used to rummage for food in children's pockets when they stopped to stroke him on nature walks.

One resident said: "Some people have told him never to darken the village again." Another said it was a disgrace that the much loved goose had been killed for sporting pleasure.

June Walker said: "He once disappeared for six weeks and the village was in turmoil because we thought he had flown away. Then one day he came sailing down the river with a dozen ducklings in a line behind him."

Mr Davies has decided to go on a Caribbean holiday while village tempers cool.



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JACK DANIEL'S TENNESSEE WHISKEY



Signing kicks Dallaglio into the Midas touch

By JOE JOSEPH

LAWRENCE DALLAGLIO, who today earns his fourth England rugby cap, yesterday signed up with the same agents who turned Anthea Turner from a £50,000-a-year television face to a household name.

From now on the 23-year-old Wasps captain and flanker, whose torso can already be imagined wrapped in Pringle cashmere and whose jawline is made for an after-shave commercial, will be masterminded by James Grant Management. The agency is run by Russ Lindsay and Miss Turner's husband, Peter Privell, the former disc jockey.

Dallaglio, who is studying at Kingston University, south London, for a degree in urban estate management, will join a client list that includes Philip Schofield, the television presenter Caron Keating, the Radio 1 DJ Mark Goodier, and Zoe Ball, who took over from Gaby Roslin on Channel 4's *The Big Breakfast*.

But why him? Because



Dallaglio: his earnings could reach £500,000

"Lawrence is a really intelligent guy," Mr Lindsay said. "He comes over as a very clean-cut, sensible young man. But more than that, he performs brilliantly on the field. He is a thinking rugby player."

He will soon be a jolly rich one, too. Will Carling and Jeremy Guscott are the big earners of rugby. But with the

sport having turned professional, and with Carling and Guscott likely to bow out in a few years, Dallaglio stands to become rugby's biggest money-maker by the time of the 1999 Rugby World Cup.

If he continues to shine as brightly on the field as he does today, Dallaglio could be earning £500,000 a year by the turn of the century. His annual England salary of £34,000 could swell to about £100,000 in a couple of years, topped up by an equal salary from his club. Sponsorship deals — he already wears Nike boots — and television appearances should make up the rest.

"Lawrence is not money-grabbing in the slightest," Mr Lindsay said. "The last thing he is thinking is 'How can I get another £100,000 out of a sponsor?' It's what we don't do for Lawrence that will be as important for him in the long run as what we do. If you get too high-profile too quickly, you create antagonism in the team."

Five nations, pages 46-48

THE SUNDAY TIMES

Test of time



"I collect my books and head off for my first lesson. I feel very nervous, yet I dimly recall this sensation: it's being a new boy, and it's not a sensation that, as a married 33-year-old with two sons, I expected to experience again..."

What would it feel like to go back to school? David Mills, posing as a sixth-former, finds out — *The Sunday Times tomorrow*

Vice-chancellors back down from threat to impose levy as Shephard offers peace talks

Universities defer decision on £300 entrance charge

BY DAVID CHARTER, EDUCATION CORRESPONDENT

VICE-CHANCELLORS stepped back from voting yesterday on proposals to charge university entrants £300 after an eleventh-hour offer of talks from Gillian Shephard.

The university chiefs left their threat of an entry fee for undergraduates in 1997 on the table ahead of a meeting with the Education and Employment Secretary on Tuesday.

Mrs Shephard's offer was made the evening before the vice-chancellors' emergency meeting in London yesterday when the 104 academics agreed the plan should be put to their governing bodies.

The national executive of the Committee of Vice-Chancellors and Principals is still recommending a fee be brought in if planned cuts in funding go ahead and this year's 37 per cent drop in capital funding at least partially restored. The vice-chancellors' main aim is to reform

the funding system so that student loans can be paid back according to their income once they have graduated and are in employment.

It emerged yesterday that ministers are considering a major inquiry into the financing of universities. But the vice-chancellors are hoping for more immediate action which may come in the form of a Green Paper on higher education. Mrs Shephard's own year-long review of it is due to report soon.

If all Mrs Shephard has to offer is another review, she will further antagonise the universities. One leading vice-chancellor said yesterday: "We are not going to have any truck with a major study which kicks everything into touch until after the next election. The idea they want to start all over again is just laughable."

Professor Gareth Roberts,

committee chairman and Vice-Chancellor of Sheffield, said after yesterday's meeting he would be seeking signs of compromise from Mrs Shephard. Professor Roberts said: "In the absence of a long-term solution all universities are forced to continue to explore all possible options including the registration levy."

He continued: "Our recommendation is that the levy really is a last resort. It would only be triggered if the Government cut us back yet again next November. We are seeking some agreement from the political parties that this huge expansion in higher education has just got to be paid for."

Yesterday's meeting was held up for an hour when 50 student protesters from the Campaign for Free Education burst in and demanded to air their views on how the education system should be publicly funded. However, the National Union of Students welcomed the move to postpone a decision on a levy.

Jim Murphy, union president, said: "We are furious that universities have been forced to make such threats because of savage government cuts but we cannot accept that students should provide the missing funds. The maximum student grant next year will be £1,710, so asking students to pay £300 for the right to study would be a considerable at-

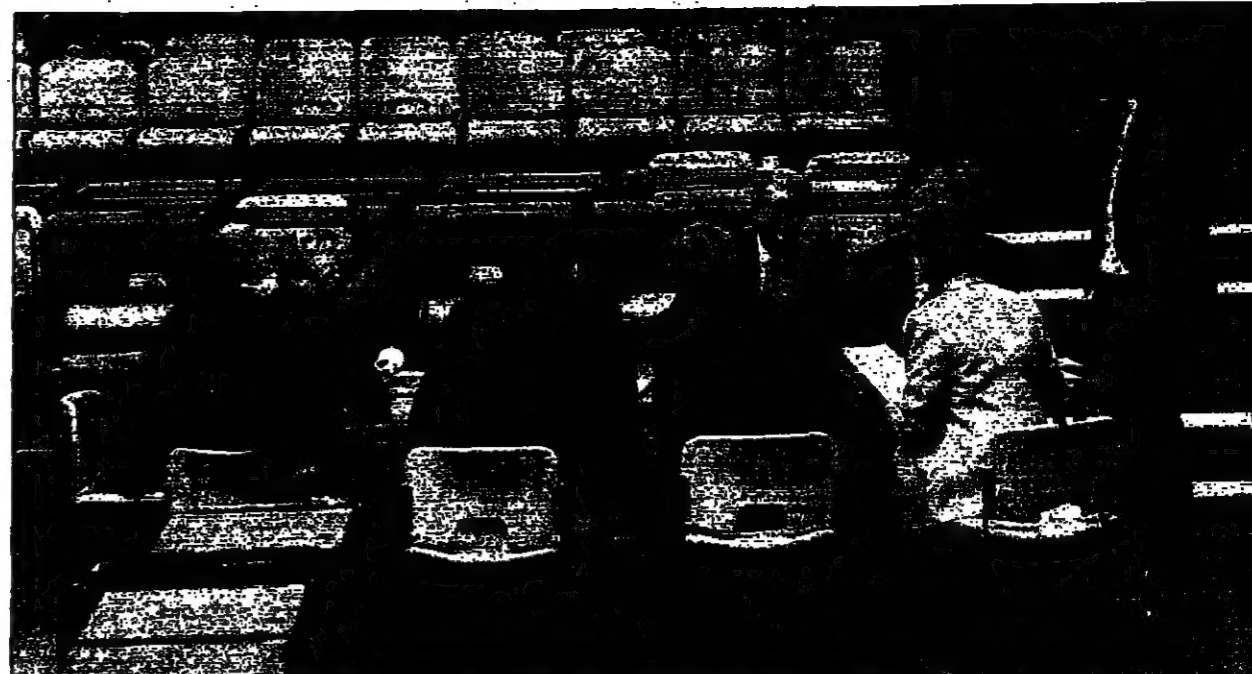
tack on their funds." Vice-chancellors leaving yesterday's meeting were generally relieved that a vote on fees was avoided. They fear it would have divided them and led to splits with students, parents and lecturers. Many agree fees are inevitable if the funding system is not reformed.

Clive Booth, Vice-Chancellor at Oxford Brookes University, said: "If the Government was unable to give us a proper funding system then I think some universities would have to break away and charge substantial top-up fees just to maintain the quality of what they do. I think that would be very sad because some people would not then be able to go to the university of their choice."

The call for action came as the Liberal Democrats' plans for financing post-school education were leaked in the *Times Educational Supplement* yesterday. Don Foster, Liberal Democrat education

spokesman, will call for long term loans so students can contribute to course fees. The loan would be repaid through the tax or national insurance system.

Vice-chancellors were also privately incensed by John Major's remarks on Tuesday that university funding had risen by 23 per cent in real terms over the past five years. In the same period, student numbers rose by 50 per cent to 1.5 million.



Vice-chancellors discussing their plans yesterday. They dismissed a further review into funding as laughable.

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SCOTTISH AMICABLE IS REGULATED BY THE PERSONAL INVESTMENT AUTHORITY

School's common room is in a pub

BY GILLIAN BOWDITCH, SCOTLAND CORRESPONDENT

A SCOTTISH school has established its sixth-form common room in a pub.

Pupils from Balfour High in Central region are popping into their local, the Pira Inn, to relax, listen to music and watch television between lessons. The idea came from a member of the school board, a Tory councillor, after overcrowding at the school, a popular comprehensive, meant there was no space for a common room.

Jim Fleming, the school's rector, discussed the matter with parents before approaching the pub's owners. The common room will not be supervised but teachers are adamant that pupils will have no access to alcohol.

Pupils have to sign a pledge promising to abide by school rules, which forbid smoking and drinking, before they can use the room. Robert Cranston, the pub's landlord, whose daughter Rowan, 17, attends the school, said: "We're very strict about not serving under-age drinkers. There is no question of them sitting in the bar sipping a pint."

Helen Liddell, Labour's Scottish spokeswoman on education, said she had some reservations about the scheme. "It seems somewhat bizarre that with all the concerns there are about drugs and alcohol that the school should choose to do this. I think most parents would be worried about their teenage children being in a licensed premises."

Sandy Kelso, deputy rector at Balfour High, said he knew the people who ran the pub and believed his pupils were trustworthy.

Mother's home at risk over school fees

BY JOHN O'LEARY, EDUCATION EDITOR

A LEADING independent school is trying to make a single mother sell her home to pay her son's outstanding fees after the break-up of her marriage.

Irene Doherty, a restaurant manageress from Gatley, near Stockport, is being sued for £8,000 in unpaid school fees and legal fees accumulated since her son Julian was asked to leave Cheadle Hulme School, on the borders of Greater Manchester and Cheshire, four years ago.

A county court judge will decide next month whether Mrs Doherty has to sell the three-bedroom house she has occupied for 19 years to meet a debt which she claims is her former husband's responsibility. If the action is successful, the family will have to leave the £90,000 house within 28 days.

Mrs Doherty's 15-year marriage to Nader Kohanzad, a stationery manufacturer in Oldham, was over when Julian entered the £3,500-a-year school. By the beginning of 1992 his fees were four terms in arrears and Julian, who is now 18, transferred to a comprehensive school.

Alan Godfrey, Cheadle Hulme's bursar, said the school had no choice but to pursue Mrs Doherty for the debt because she had enrolled her son. "We do not lightly kick someone out of their home but there comes a point when there is no other way to recover the money."

Mrs Doherty said: "Cheadle Hulme are more than prepared to make me and my family homeless. It looks like we are going to be forced out onto the streets. We could end up in a hostel."

MI6 advice stops academic's book

BY ROBIN YOUNG

CAMBRIDGE University Press has refused to publish an anthropological study after receiving advice from MI6 that it could provoke terrorist attacks against its staff and university members in Greece.

Two senior members of the CUP's anthropological editorial board have resigned in protest at the decision, claiming that it represents unacceptable academic censorship. *Fields of Wheat, Hills of Blood* is an ethnographic study of villages in northern Greece by Anastasia Karakasiou, a Greek-born writer. It contradicts the official Greek line that there is no Slavomacedonian minority there.

Dr Karakasiou received death and rape threats after publishing a similar study two years ago, claiming that a Slavonic language is spoken in the area and that people consider themselves Macedonian and not Greek. The issue is central to Greece's dispute with the neighbouring republic of Macedonia, part of the

former Yugoslavia. CUP's governing body of senior university academics, the Press Syndicate, decided unanimously not to publish her new book after officials had requested a "terrorist threat assessment" from the British Embassy in Athens and from the CUP's chief salesman in Greece, Craig Walker.

The resulting memorandum prepared by Jessica Kuper, a CUP executive, spoke of a "moral imperative" not to publish, saying it was impossible to discount the embassy's warning that "publication might put at risk the lives of press staff in Athens, and of Cambridge University personnel in Greece."

The two anthropology editorial board members who have resigned are Professor Michael Herzfeld, of Harvard University, and Professor Stephen Gudeman, of the University of Minnesota. Professor Herzfeld said the decision to reject the book "represents an unacceptable restriction of academic freedom."

Half a mi
back into a

Shed PC died
years later

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worth £50,000

73

I'm over the moon, says rocket man celebrating lift-off

Half a minute puts Britain back into amateur space race

By PAUL WILKINSON

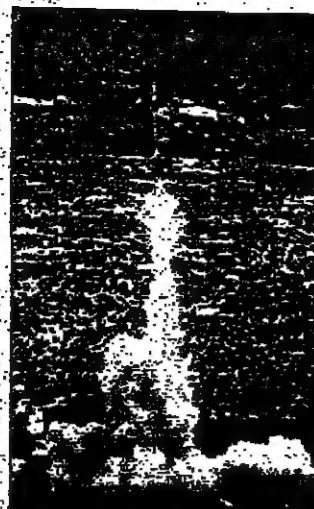
STEVE BENNETT'S attempt to become the first amateur to put a rocket into space took a giant leap forward yesterday with the successful launch of Starchaser 2.

Mr Bennett had been working hard to make up the ground lost to rivals in Australia and America, after motor failure left the rocket smoking on the launchpad in an attempt three months ago. So he was relieved to see his craft, powered by a solid-fuel derivative of weedkiller, and sugar, soar into grey skies over Northumberland.

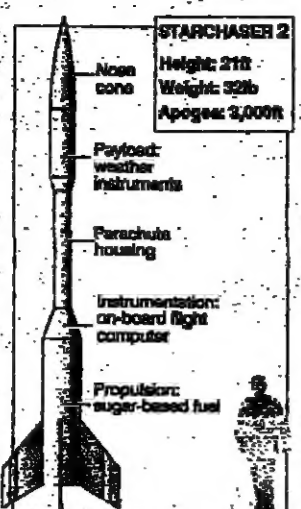
"It was difficult to keep a stiff upper lip as I counted down," he said afterwards. "I was very emotional. If I was to continue, this had to work. A lot of things were riding on that rocket, but it was absolutely brilliant. I could not have asked for it to go better."

There was a moment of drama as he halted the countdown only four seconds before ignition, saying that he could hear an aircraft overhead. Moments later, the count was on again and the slim, grey projectile was flying straight up, above the Army's firing ranges at Otterburn.

At 21ft, it was the largest home-made rocket in Europe.



A success from lift-off, left, to landing, right — how the Starchaser 2 worked in Northumberland yesterday. All that is left now is to lengthen the time in between



The purpose of the launch was to test propulsion systems, parachutes and computers.

Although it was travelling at 450mph, it seemed to move with a slow grace into the sky. Mr Bennett, 31, a laboratory technician for a toothpaste manufacturer near his home in Dukinfield, Manchester, said: "I was over the moon, if that's not too much of a cliché. Now I am on target to overcome the opposition and be the first amateur into space within the next 12 months. It is the

culmination of 15 months hard work by a lot of people."

The launch site was a concrete apron normally used by artillery firing over the 70,000 acres of the rolling windswept ranges in the Cheviot Hills. Unlike his last trial in a field in the Yorkshire Dales, where mission control had been the bottom of a dry-stone wall, this time he had the use of concrete bunkers with steel shutters over the observation sites. Nearby a burger van, thoughtfully provided by his

sponsors Tate & Lyle, sold hot coffee and bacon sandwiches to the chilled press corps and Army observers.

During its flight, the rocket was barely visible against snow-covered hills, but its bright yellow flame and almost white trail of smoke marked its path almost 2,000ft into the sky.

Momentarily it was lost in the cloud, but then it could be seen arcing over as the motors shut down and gravity exerted its pull. Starchaser separated

into two parts, deploying parachutes. For a second there was consternation as the chute on the larger, first stage appeared not to open, but soon after, its fluorescent red and blue canopy filled and both stages dropped to earth within feet of each other half-a-mile away. In all, the flight had lasted just 30 seconds.

Adrienne, Mr Bennett's wife and most ardent supporter, was delighted "I am really pleased for him, Steve had been desperate for this to work today." She has allowed him to use their home as an assembly works, with components spread over the dining table and lounge floor.

Mr Bennett has been a rocketeer since his childhood when he saw *Thunderbirds* on television. He now plans to build Starchaser 3, almost double the size of the current rocket, for the attempt on outer space, technically 50 miles up. After two or three test firings, he expects to reach for the stars next year. But it will not be in Britain.

"Sadly there is nowhere here we can go that high and bring it back without dropping it on someone's head," he said. "I shall have to look for a desert somewhere."

Leading article, page 21



Steve Bennett runs for cover before take-off — components were assembled on his dining table

Reaching for stars rather than cash

By NICK NUTTALL

YESTERDAY'S successful rocket launch still puts Steve Bennett a long way from the \$10 million prize offered by an anonymous businessman for the first amateur to put two human beings into orbit.

But most enthusiasts say the prize is irrelevant: they are reaching for the stars rather than for cash.

The Tripoli Rocketry Association, formed in the 1960s by hobbyists from three American cities, has 4,000 members across the world, including Mr Bennett, who said yesterday that he believed he now led the pack in Europe.

The greatest recorded height for an amateur rocket is 38,000ft, achieved recently by Frank Kosdon, of Ventura, California.

Bruce Kelly, a spokesman for the association, was sparing with superlatives about Mr Bennett's achievement, describing it as pretty good. Unlike the United States and Australia, rocketry in Britain had been held back by the Government and police because of fears of terrorism, he said. A sugar-based fuel like that used in Starchaser 2 was old-fashioned. "It is popular because it is cheap." Some enthusiasts now used ammonium perchlorate, the solid fuel used in the space shuttle.

Stabbed PC died 11 years later

By RICHARD DODGE

A KNIFE wound inflicted on a police officer as he tackled an armed robber led to his death almost 11 years later, an inquest heard yesterday.

PC George Hammond survived the stabbing in 1985 after operations which needed transfusions of 300 pints of blood but he never fully recovered. He eventually died from a heart attack brought on by his injuries.

Dr Richard Shepherd, a pathologist, told Southwark Coroner's Court that PC Hammond had to have his right kidney removed and his left kidney never functioned properly again.

This had led to chronic heart problems culminating in a heart attack and kidney failure shortly before his death in King's College Hospital on December 13 last year. Dr Shepherd said all the problems could be attributed to the stabbing. PC Hammond's widow Angela, 54, told the court that her husband had continual nightmares about

the incident. The former army athlete could no longer run and had difficulty in walking. He had to take massive doses of drugs every day.

His attacker, Christopher Oggleton, 17, a trainee chef who selected the murder weapon from a set of knives he had been given as part of a youth training scheme, was sentenced to nine years' youth custody at the Old Bailey.

The coroner, Sir Montague Levine, said he had no doubt the stomach wounds inflicted by the 10in knife, which he described as "more like a Gladiator's sword," had contributed to the former officer's death at the age of 58.

He recorded a verdict that he died from complications which followed severe injuries he sustained whilst making an arrest on 23 January 1985.

Don Ratcliffe, of the Police Federation, said after the inquest: "The coroner is restricted by the law but his verdict can be translated as unlawful killing by any other name."

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Kents offer reward for antiques stolen from their home

By OLIVER AUGUST

THE Duke and Duchess of Kent are offering a "substantial" reward for the recovery of antiques stolen from their Oxfordshire home, police said yesterday.

The 22 stolen pieces, mostly silverware and porcelain, are thought to be worth £50,000. "These are items of great historical and sentimental value. Some of

them have family connections. Some are beautiful in their own right," Nicholas Adamson, the Duke and Duchess's private secretary, said, adding that the couple were "upset" as anybody who's been burgled would be.

Among the stolen items is a three-coloured gold Fabergé photograph frame with inset jade stones holding a blurred picture of Queen Mary. The arched frame

was made by the St Petersburg artisan Victor Aarne at the turn of the century.

Other stolen items include a George II silver chalice, a George III dessert knife and a rare pair of Derby glazed sweetmeat dishes.

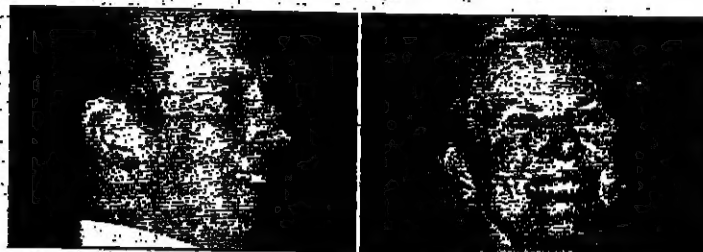
A collection of six snuff boxes was taken, including a Swiss gold box from around 1840 with the letter "G" engraved below a royal crown and a Geneva box with an

engraving marking the 1807-1814 French occupation of Geneva. The most colourful piece is a pair of Chinese export figures of pheasants on rockwork bases, the plumage in famille rose enamels from the Qianlong period (1736-95).

Thames Valley Police would not disclose the exact sum to be paid out but said the Duke and Duchess would be "generous". Burglars broke into the couple's

mansion in the hamlet of Crocker End through a window at about 5am on Monday and set off alarms. Police soon arrived but the burglars had escaped with the antiques. The Duke and Duchess were not there at the time.

Caroline Wakeford, of the Art Loss Register, which is co-operating with the police, said the antiques were probably abroad after having been sold to a handler.



The Duke and Duchess of Kent will offer a "generous" reward

Gas-cooled fridge marks victory for green lobby

By NICK NUTTALL, ENVIRONMENT CORRESPONDENT

ONE of Britain's leading fridge makers announced yesterday it was switching its entire production to ozone-friendly chemicals.

Elstar, which supplies pubs and clubs, is believed to be the first maker of commercial fridges in the world to switch to gas-cooled cabinets. It marks a victory in a long-running battle between some of the chemical giants and green groups.

ICI, which with Dupont, is the biggest maker of coolants for fridges, has ridiculed claims by environmentalists that such a fridge could be produced. In 1992, ICI described a fridge based on gases such as propane and isobutane as "pie in the sky" and added: "Can we all go back to the laboratory and spend the next ten years working on Greenpeace ideas to see if they can be made to work in practice?"

But the move by Elstar has vindicated Greenpeace. Yesterday John Gummer, the Environment Secretary and Lord Melchett, executive director of Greenpeace UK, joined the celebrations at Elstar's factory in Castle Donington in Leicestershire.

Mr Gummer said: "This sort of development is an

example of the benefits that can be gained by seeking solutions which meet long-term economic, technical and environmental objectives — in a phrase, by developing sustainable technology."

Elstar's decision comes four years after the European Community agreed to ban chlorofluorocarbons (CFCs), fridge coolants that have been damaging the ozone layer, under the Montreal Protocol.

"Big chemical companies announced they had developed hydrofluorocarbons (HFCs) and hydrochlorofluorocarbons (HCFCs). But these gases also damage the ozone layer or are global-warming gases."

Hydrocarbon refrigeration, as used by Elstar, was developed in the 1930s but ignored. Greenpeace, alerted to the technology, backed an ailing East German fridge company to build ten prototype "Greenfreeze" fridges.

By 1994 many German fridge companies began offering a limited range of such fridges but British industry initially failed to grasp the idea.

A spokesman for ICI said that gas-cooled refrigerants were suitable only for scaled fridge systems and not for domestic fridges.

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Lepers' aide may become first saint of Zimbabwe

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Ten life term
misogynist
stabbed shu

Doctor had cleared attacker

Ten life terms for misogynist who stabbed shoppers

By A STAFF REPORTER

A RELEASED mental patient who slashed the throats of 15 women in a department store was given 10 life sentences yesterday. Two months before the rampage, David Morgan had visited his GP to complain of renewed "evil thoughts" about attacking women, but a psychiatrist could find no sign of illness.

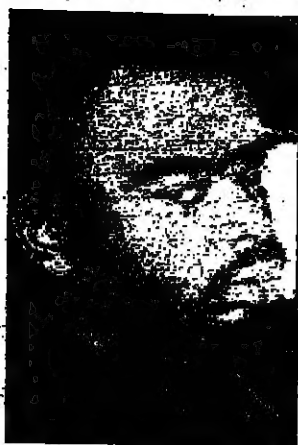
Morgan, 31, took a 12in serrated butcher's boning knife and a kitchen knife into the Rackhams store in Birmingham city centre and made attacks at random in the cosmetics, handbag and jewellery departments, packed with Christmas shoppers in December 1994.

Birmingham Crown Court was told that Morgan had travelled by bus from his home in Aston, pushing and kicking two female shoppers outside the store before entering at 10.15am. Starting in the cosmetics department, he swiped at the neck of an assistant, Debbie Gilbert.

Alistair McCrath, QC, for the prosecution, said another victim, Jan Twining, was browsing in the cards department when he grabbed her shoulder, turned her head, brought the knife across her throat and said: "There's another one".

Two female security officers were injured as they tried to help customers. Morgan was finally halted by Sergeant Jim Lavery and Kevin Hart, a civilian scenes-of-crimes officer, who ordered him to put down his weapon, then rugby-tackled him to the floor.

Mr McCrath said: "Those



Morgan: judge said he may never be freed

who had been cut were in fear for their lives. Others were so frightened that they had lost the power to walk."

The court heard that Morgan had a history of schizophrenia, depression and psychotic disorders after his father's death in 1988. That year, he was admitted to All Saints Psychiatric Hospital, Birmingham, after attacking a female shopworker. He had a conviction for shoplifting.

After two months he was released with directions that he should receive support from the community psychiatric team and continue a course of drugs for three months. That never happened, said Adrian Fulford, QC, for Morgan. "It appears from the records that effectively there was no follow up at all."

In 1992 and 1993, Morgan was conditionally discharged for two incidents when he kicked women in the shins. On September 30, 1994, he told his

GP of his thoughts of attacking women. Three days later a psychiatrist and a nurse assessed Morgan but decided they could find no evidence of mental illness. Mr Fulford said: "If he had been provided with anti-depressants, there is a real chance these offences would not have occurred."

Morgan admitted nine woundings with intent to cause grievous bodily harm, and an attack on a psychiatric nurse with a razor blade at Ashworth High Security Mental Hospital while on remand. Sentencing Morgan, Mr Justice Judge recommended he should not be put forward for parole for 12 years, and told him: "You must be detained until you cease to represent a risk to public safety. If that time never comes, so be it."

A defence application for further reports to see if he could be detained in a psychiatric hospital was refused.



Thomas Galster and Paula Dixon embracing in Hong Kong yesterday nine months after her life was saved

Wedding for tourist saved by inflight op

By GILLIAN BOWDITCH

A WOMAN whose life was saved by emergency surgery 35,000ft up on a flight from Hong Kong was married in the colony yesterday.

Two surgeons who were travelling on the British Airways jumbo last May set up a makeshift operating theatre. Using a coat-hanger, a plastic mineral water bottle, sticky tape, a catheter tube and cognac to sterilise the implements, Professor Angus Wallace, who is based in Nottingham, and Dr Tom Wong, based in Dundee, repaired Paula Dixon's collapsed lung.

Yesterday Mrs Dixon, 39, who is from Newcastle upon Tyne and is divorced with three children, married Thomas Galster, 31, a German who manages a factory in Hong Kong, nine months after they first met.

They were in a motorcycle crash last May as they drove to the airport. Mrs Dixon walked away from the accident, thinking she had only bruised her arm.

MoD opens former spying base to offers

By JOHN SHAW

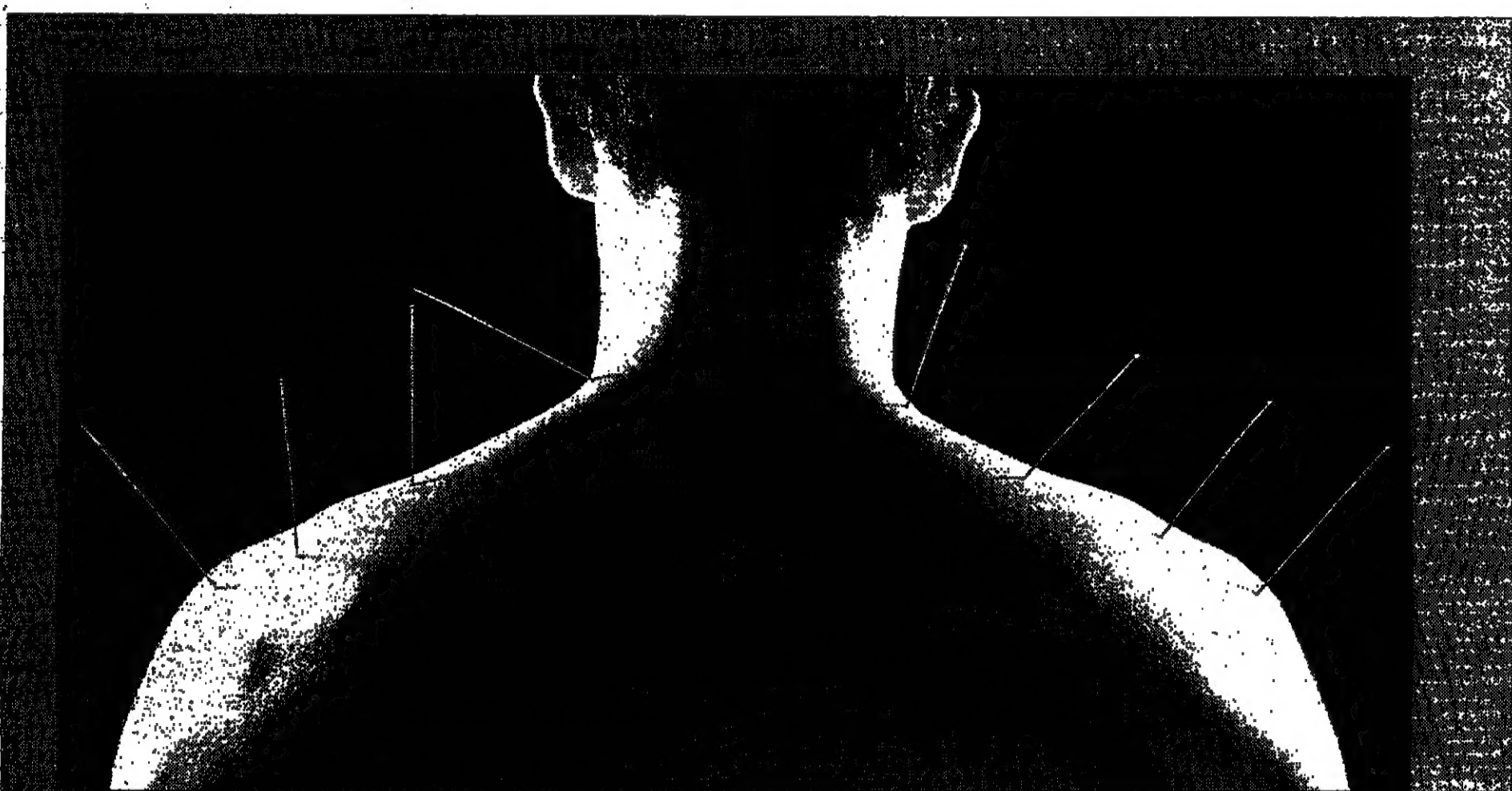
THE former American airfield at Alconbury, Cambridgeshire, once home to the U2 spy plane, is to be sold by the Ministry of Defence.

The 1,100-acre site will go on the market in April, a spin-off from the peace dividend. Flying ceased last year when the Americans moved to two bases in Suffolk. They left behind a well-equipped airfield, which now faces a less glamorous future as an international freight distribution centre.

Ian Hudson, of Bidwells in Cambridge, the agents who will prepare a marketing campaign, said yesterday that he thought the airfield might fetch between £20 million and

£40 million, possibly to four or five developers. It is at the junction of the East Midlands and East Anglia, two of the fastest growing regions in Britain, at the eastern end of the rapidly developing A1-M1 link, and has a direct road route to Rebusk, the biggest container port in Britain.

RAF Alconbury was established in 1938 and was a bomber base during the Second World War. The Americans took over in 1942, and the present sprawling complex includes nuclear-resistant hangars and bunkers. The USAF used it as a home for high-flying U2 reconnaissance flights over Eastern Europe.



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Widow's defeat in battle for Bart's

By Ian Murray

THE last legal battle to save Britain's oldest hospital was lost yesterday when the High Court ruled that the decision to shut it was lawful.

A judge dismissed a challenge by an 81-year-old widow, who had claimed that the consultation process leading up to the decision to close St Bartholomew's Hospital, near Smithfield Market in London, was fatally flawed and thus illegal.

She had applied for a judicial review of the closure decision made by the local health authority and Virginia Bottomley, who was Health Secretary at the time.

Mr Justice Latham ruled that the consultation was properly conducted and that the decision to close Bart's and transfer its work to the Royal London Hospital at Whitechapel, also in east London, was "the most advantageous option in financial terms".

He added: "If the decision stands, it spells the end of a great teaching hospital which has served the City of London for over 800 years."

Monica Willan, who lives in sheltered housing on the Peabody Estate round the corner from the hospital, admitted after the judgment that she would now have to give up her personal fight to save Bart's.

"The battle may be lost but the war isn't over," she said. "I think I have got to the end of my usefulness and I'm too bloody old to carry on. But I am sure lots of others will take up the cause."

She said she could no longer walk round the corner to get treatment for her arthritis but had not so far travelled to the Royal London, for help. "The very idea of going all that way makes me feel rather ill."

In his 15-page ruling, the judge said the "controversial report" recommending closure had been opposed by 98.6 per cent of those consulted. However, the East London and City Health Authority had concluded that the health of people in its area could best be improved by concentrating all services on one site.

Losing candidate pledges: 'We are going to be a serious national party'

By-election failure forces Scargill into hasty relaunch

By James Landale

ARTHUR SCARGILL will renew his campaign to gather support for the breakaway Socialist Labour Party next week despite a poor showing at the Hemsforth by-election.

The miners' leader and other SLP members are to hold public meetings across the country to boost membership ahead of the party's formal launch on May 1. Members will also be invited to a conference in London in early March to devise a manifesto.

Yesterday a defiant Brenda Nixon, the SLP candidate who narrowly avoided losing her deposit after receiving 1,193 votes, said it had been a "brilliant" result. "It was a vote of no confidence in the new Labour party," she said.

"They said we would come last, they said we would lose our deposit, but we proved them wrong on both counts."

Labour's candidate, Jon Trickett, won easily with 15,817 votes, more than 70 per cent of the vote, reducing the Government's Commons majority to four.

Ms Nixon, a former campaigner against pit closures, said about 1,000 people had joined the party during the campaign, many of them defecting from Labour. "We are



Trickett won with more than 70 per cent of vote

a serious party and we are going to be a national party." She said the party had not yet decided whether to contest the forthcoming Staffordshire South East by-election.

The Conservatives yesterday claimed the result fell far short of a ringing endorsement of Labour. Dr Brian Mawhinney, the party chairman, said the low turnout — about 40 per cent — showed

Labour was failing to impress voters. "I think that lack of enthusiasm for Labour is probably the single most important thing that came out of it," he told BBC Radio.

Tony Blair said the victory was an indication of the appeal of new Labour. "It's the highest percentage of the vote that we've got in this Parliament and I think it shows not merely the disillusionment with the Conservatives, but also the strength and appeal of new Labour."

John Prescott said the miners in the West Yorkshire constituency had given Mr Scargill "a substantial thumbs down" despite his promise to reopen pits.

Results: Jon Trickett (Lab) 15,817; Norman Hazell (Con) 1,942; David Ridgway (Lib Dem) 1,516; Brenda Nixon (SLP) 1,193; Lord David Sutch (Monster Raving Loony) 652; Peter Davies (UK Independence) 455; Peggy Alexander (Green) 157; Mark Thomas (Mark Thomas Fri Nights Channel 4) 122; Michael Cooper (National Democrat) 111; Dianne Leighton (Natural Law) 28. Labour majority 13,875. Turnout 39.46 per cent. Swing 5.43 per cent Conservative to Labour.

Anthony Howard, page 20



Arthur Scargill gives Brenda Nixon a consoling kiss after she lost at Hemsforth

Militants blamed as Liverpool chief quits

By a Staff Reporter

THE Labour council leader who was instrumental in riding Liverpool off its "loony left" image resigned yesterday amid claims that hardliners were trying to regain power in the city.

Harry Rimmer, 68, stood down after party officials in his Dovecot ward left him off a shortlist of candidates for city council elections. Labour councillors said they would try to persuade Mr Rimmer, a moderate who took over the leadership in 1990, to reconsider his decision. But opposition politicians said that his "deselection" heralded a return to the militant socialism that flourished under Derek Hatton.

Michael Storey, leader of the Liberal Democrats, said: "Clearly his policies have not been regarded with affection by the members in the Left of the group and as a result he has been ditched. He has been knifed in the back by a growing number of strong leftwingers."

Mr Rimmer, who declined to comment yesterday, was handing the freedom of Liverpool to the city's two premier league football clubs when the ward officials made their decision. Labour has a majority of one on the council.

Isaac Shephard, the Labour chairman of Dovecot ward, would not comment on the motives behind the decision to drop Mr Rimmer after ten years of service. "It is not my responsibility to explain why people did not vote for him," he said. "I have no idea why they voted the way they did. There was no discussion about it."

Frank Prendergast, the deputy leader who will replace Mr Rimmer, said: "Following the political problems of the 1980s, it was the courage, vision and determination of Harry Rimmer that led the city in the direction of recovery and renewal. He pioneered a new spirit of partnership with government agencies, businesses, the churches and community leaders."

Bill to curb sex tourism wins cross-party support

By James Landale

CLANDESTINE travel agents who organise holidays abroad for paedophiles seeking sex with child prostitutes are to face prosecution after a Bill to combat sex tourism won cross-party support in the Commons yesterday.

The Sexual Offences (Conspiracy and Incitement) Bill, making it illegal for someone in the United Kingdom to incite another to commit sexual offences against children abroad,

received an unopposed second reading and is likely to become law.

John Marshall, Conservative MP for Hendon South, who put forward the Bill, said: "I believe this House has to take action to make it more difficult for paedophiles and child molesters to travel abroad to ply their perversions. I don't think one can find words sufficient to describe the contempt all of us feel for the disgusting and degrading behaviour that some individuals take part in."

Some MPs want tougher action

taken so that sex tourists can be prosecuted here for sexual offences committed abroad. Michael Howard, the Home Secretary, announced on Thursday a review of the law to see if British courts could extend their jurisdiction to sexual offences committed by UK nationals overseas.

Although Tom Sackville, the Home Office Minister, welcomed the Bill yesterday, he cautioned against extending British legal jurisdiction. He doubted whether British courts would have enough good evidence to

ensure successful prosecutions. "This problem can only be solved in the countries concerned, by those governments deciding they don't want these activities to take place in their jurisdiction," he told MPs.

"There are doubts as to whether extra-territorial jurisdiction would be likely to be of assistance in bringing to justice British nationals who commit offences against children in other countries. We therefore feel, subject to the review that is taking place, that our efforts should be

concentrated on assisting foreign authorities as much as possible."

Alun Michael, Labour's home affairs spokesman, was disappointed with the Government's response. The Bill was a "small step in the right direction", but the Government's review was "not exactly a tough or vigorous promise of action", he said.

Donald Anderson, Labour MP for Swansea East and a co-sponsor of the Bill, said that it would not prevent the activities of those on independent sex

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Persistent offender left trail of breadcrumbs

Judge sends unrepentant bird woman back to jail

By DOMINIC KENNEDY

AN ELDERLY woman who cannot stop feeding pigeons was sent back to prison for 56 days yesterday, leaving a trail of stale breadcrumbs, plump rats and angry neighbours behind her.

Jean Knowlson, 68, who last summer promised the High Court she would not feed the birds any more after her local council in Croydon, south London, took her to court, had 24 loaves in her shopping trolley when a notice of the committal hearing was served on her at a Tesco store last month.

An exasperated Mr Justice Butterfield said she would get a longer sentence next time if she continued to breach court orders and feed the pigeons on her release. "The defendant's conduct has been anti-social, dangerous and wholly unjustifiable, however genuine and well-intentioned she may be," he said.

British Rail's environmental department had never seen



Knowlson: tests in 1991 found her to be sane

such a concentrated infestation of rats as at a railway embankment that Mrs Knowlson had coated with crumbs, the court was told.

Croydon council, which obtained an injunction last May restraining her from depositing animal food in the borough, had tried hard to avoid bringing her back to court

after she served four days in Holloway last in July. She was offered counselling, but refused. The council asked retailers not to sell bread to her and the Royal Society for the Protection of Birds advised her that she was doing the birds no good.

The council found her a new home in a tower block for elderly residents in South Norwood when she was evicted from her previous home on gaining her freedom last year. Within weeks, she was feeding the birds again.

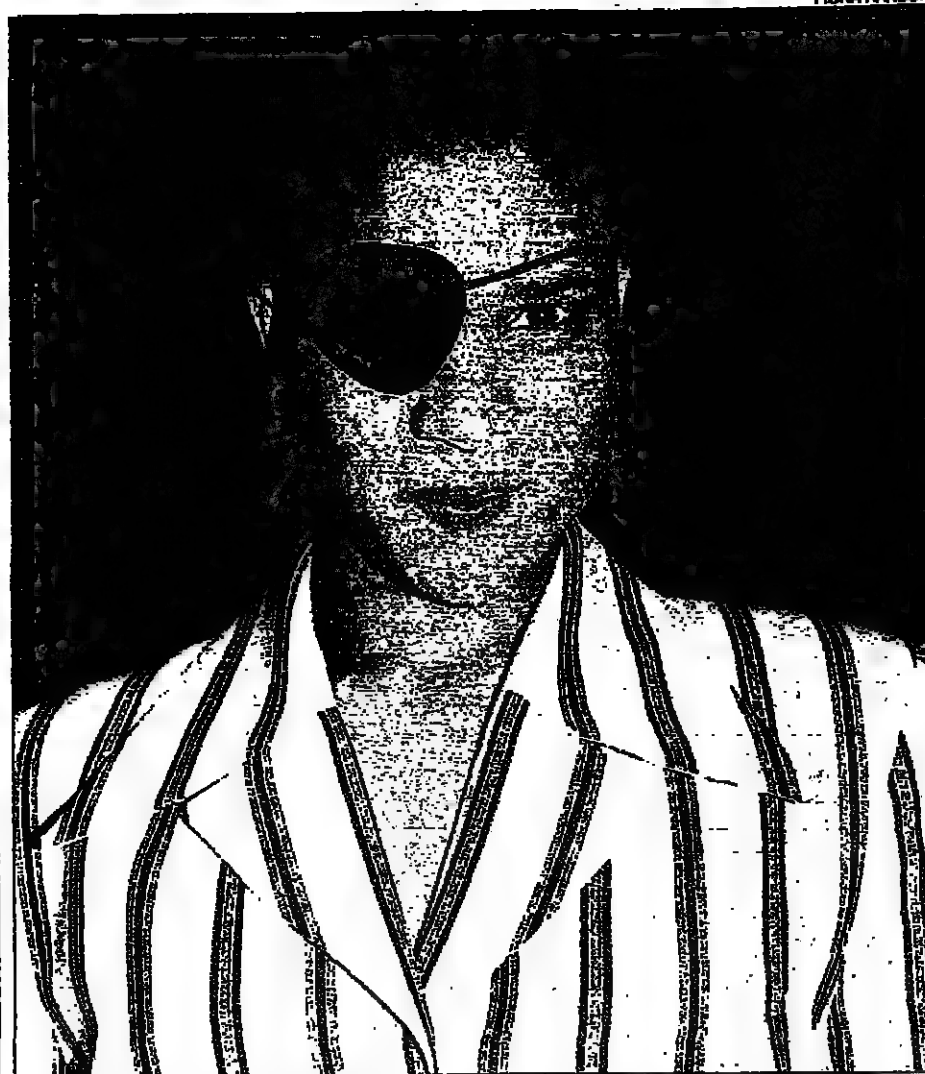
A council official saw bread cascading down from a carrier bag held from her window. He then watched her scatter nearly 100 handfuls near her home. When challenged and warned she could be imprisoned, she shrugged her shoulders and said "So what?" One neighbour had threatened to cover her in petrol and set her alight but this only seemed to make her more determined.

The judge noted that Mrs Knowlson made no apology to

the court. Before jailing her, he recalled that from at least 1989 she had been distributing bread in roads, gardens, car parks and railway embankments in the borough of Croydon. "The quantity of bread she has used is prodigious, often more than 100 loaves in a week," he said. Vast numbers of pigeons were attracted and rotting bread on paths was perilously slippery.

Mrs Knowlson had been brought to court and fined three times but continued feeding the birds. The judge said he hoped that her mental state would be examined while in prison and he would allow her back to court to have her sentence reconsidered in the light of any report. Her last psychiatric check was in 1991, which concluded she was not mentally ill.

Mrs Knowlson, a diminutive, hunched figure, said nothing as she was led away from court heavily wrapped in woollens, wearing white trainers, and carrying a suspiciously voluminous shoulder bag.



Gabrielle is a former girlfriend of a man charged with the beauty-spot killing

Pop singer questioned by murder detectives

THE pop singer Gabrielle has been arrested by detectives investigating the murder of a man at a moorland beauty spot. She was released on police bail after questioning.

The singer, who wears an eye patch because of a medical condition and had a No 1 hit two years ago with the single *Dreams*, was held in London on Thursday night and taken to Lewisham police station.

Detective Superintendent Andrew Hardy of Derbyshire police said the interview was "not directly about the murder". Walter McCarthy, 59, a fish-and-chip shop owner, was found dead with head injuries in a lay-by at Cuthroat Bridge in the Derbyshire Peak District four days before Christmas.

Two men, one of them Mr McCarthy's business partner and stepson, Tony Antoniou, who ran the pair's business in Parsons Green, Sheffield, have been charged with his murder.

Gabrielle, 25, is a former girlfriend of Antoniou and the mother of his child, according to his family.

NEWS IN BRIEF

Fraudster who stole body to be deported

A man was jailed for six years yesterday for a multimillion-pound life assurance swindle. John Folagbade, 32, had stolen a body from a mortuary in Nigeria as part of a fraud plot.

The Southwark Crown Court jury who convicted him of deception and forgery had not been told of the violent attempts to stop the trial. Judge Rivlin, QC, said he would recommend that Folagbade, who was born in Nigeria, be deported after his sentence.

Mother saved

Kim Carr, 8, saved her mother's life after finding her pet lovebirds dead in the bottom of their cage and her mother semi-conscious on a sofa in their gas-filled house at Llay, near Wrexham, Clwyd. She raised the alarm and Stephanie, 32, was taken to hospital.

Fire monitor

Firefighters were watched by a security guard as they spent three hours putting out a fire at the Birmingham Mint yesterday. Afterwards they had to pass through a scanner to ensure they had not taken any coins, thousands of which were damaged by the blaze.

Holy orders

The Bleach Green Social Club in Gateshead, Tyne and Wear, has been converted into a church by an evangelical movement, the Cornerstone Christian Fellowship. Beer pumps have been removed from the lounge, where worshippers will congregate.

Attacker jailed

A man who attacked a builder who complained that children had vandalised his car was jailed for four years at Liverpool Crown Court. Richard Mellor, 32, who punched and kicked Barry Hayes, blinding him in one eye, was convicted of grievous bodily harm.

Sharp move

More than 38,000 knives handed in at police stations around Britain during the recent knives amnesty have been melted down and made into lorry axles at the British Steel Engineering Steels works in Stocksbridge near Sheffield.

Red letter day

Two hundred post boxes in Cardiff are being repainted pillar box red after a Post Office blunder led to them getting two coats of traffic light red. The mix-up happened when a shade of red used for stamp vending machines was ordered in error.



The rogue stamp

Two-faced president is bought for £11,000

By JOHN SHAW

A TWO-FACED Richard Nixon won a place in the album of a wealthy stamp collector yesterday when a portrait commemorative showing a double image of the disgraced president sold for £11,043 at Christie's in New York.

The 32 cent stamp was issued by the US Post Office last year but at least one with a spectacular error slipped past the checkers. It showed an inverted portrait out of register with the inscription and the denomination. The unused stamp was bought at a post office in Virginia.

The buyer took it to Christie's in New York where it was one of the star lots in an auction of US postage bought by an American private collector well above the pre-sale estimate. Experts believe there may be others and expect them to emerge.

The reputation of the 37th president has undergone a radical reassessment since his downfall in 1974. More emphasis is laid now on his ending the Vietnam War and rapprochement with China than with sleaze in the Oval Office.

The stamp was among the top five items in a sale where another inverted issue sold for £52,649 to an American dealer. It showed an air mail issue with an aircraft flying upside down in the centre. The 24 cent stamp is known among collectors as "the Inverted Jenny" because the biplane is a Curtis Jenny.

The stamp was printed in attractive shades of rose and blue and once belonged to the fourth Marquess of Bute who kept it in the Chancery Lane safety deposit in London.

The building was flooded during one of the heaviest air raids of the war in September 1940 but the stamp was saved even though the glue was washed off. It made almost £50,000 in 1979 at the height of the investment boom.

Collecting, Weekend page 15

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هكسان النحل

Campaigners say system of labelling hand-woven carpets to reassure buyers does not work

Drive to ban child labour makes India poor poorer

A DRIVE by British charities against importing Indian hand-knotted carpets made by children has divided social activists in both countries. World sales of rugs from India, Nepal and Pakistan have fallen because of concern about child exploitation, throwing poor families deeper into poverty.

The introduction of a registered label, Rugmark, on exported Indian carpets, supposedly reassuring buyers that child weavers did not make them, was condemned this week as a "fraud and a racket" by Swami Agnivish, one of India's most respected social activists. The scheme is promoted in Britain by Christian Aid and the London-based Anti-Slavery International.

Rugmark has been boycotted by E. Hill and Co, the main exporter of Indian carpets to Britain, partly explaining why no Indian rugs for sale in British stores carry the label. Britain is the third largest importer of Indian rugs after Germany and the United



Moves by British charities to outlaw child weavers in South Asia have split activists, Christopher Thomas writes

States. Almost all carpets made in South Asia contain an element of child labour.

The labelling scheme, controlled by a Delhi-based non-profit company, Rugmark Foundation, requires carpet exporters and manufacturers to pledge that their products are not made by children under 14. About 50 Indian companies have signed up with the scheme, representing a small proportion of total carpet exports.

However, it is all but impossible to verify their pledge. Carpet weaving is a cottage industry carried out in thousands of mud huts over a wide area in north Indian villages, where child labour is commonplace and socially acceptable. Rugs are woven

primarily by peasants and their families working part-time on their small looms, usually located in poorly lit and badly ventilated huts. Weavers frequently suffer from eye and respiratory problems.

Some child weavers are migrant labourers, mainly from the poor northern state of Bihar, a number of whom are sold into bondage to pay off parents' debts. This amounts to slavery. Most looms in northern India are owned by subsistence farmers whose families weave part-time for extra income.

Swami Agnivish, head of the Bonded Labour Liberation Front, said consumers were being duped into believing that carpets carrying the

Rugmark logo were free of child labour. "It is impossible to give such a guarantee, because carpet weaving is contracted out, sub-contracted, and then sub-sub-contracted, until you do not know who is making what for whom." He advocates a process of change rather than sweeping measures that could shatter the industry and increase poverty.

The Rugmark Foundation, set up with German government money, seeks payments from importers and exporters of carpets bearing its logo of a smiling face on a rug. Kailash Satyarthi, head of the South Asian Coalition on Child Servitude and a driving force behind the scheme, said the foundation would eventually provide schooling and rehabilitation for child weavers.

The Rugmark scheme is opposed by Project Mala, a registered charity run by Robin Garland, a York-based businessman. It operates four schools for 700 children aged ten to 14 in Uttar Pradesh, the centre of carpet manufacture



Child carpet weavers in northern India. Many have been sold into bondage to pay for their parents' debts

in India, providing basic literacy and employable skills to child weavers.

"In an ideal world there should be no child weavers," Mr Garland said during a visit to India. "But chasing

them off the looms takes away income from poor families and does not give children back their childhood. They are simply driven into even more hazardous employment." Oxfam, which sells Indian car-

pets, takes extraordinary steps to ensure that rugs advertised in its catalogues are free of child labour. This is one of the few examples of careful monitoring.

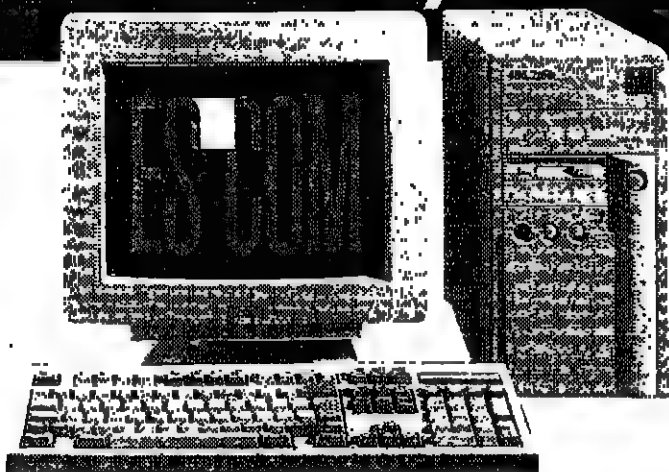
Kevan Bundell, programme

officer of Christian Aid's South Asia team, said in London: "The Rugmark system is not foolproof. It was launched earlier than would have been ideal because of German pressure."

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Rural school defies end of apartheid

FROM INIGO GILMORE IN POTGIETERSBURG, SOUTH AFRICA

THE burly, balding Afrikaaner deputy of the primary school embroiled in a national race row shifted awkwardly and glanced nervously across his small office. "The parents are saying they don't want kaffirs coming to their school," he said wearily. "They think blacks are inferior."

In bright sunshine outside, fair-skinned boys with cricket bats played beneath tropical trees, seemingly unaware of the furor going on around them. Last week, their parents slipped into military-style khaki uniforms and physically barred three black children from the school.

Ngokosko Ramathodi, the African National Congress premier of Northern Province, has ordered the school to open its doors to the brawling, face legal action that could lead to its closure. But at a meeting on Thursday the parents agreed to stand firm. The case will now go to the Pretoria Supreme Court on Monday, the first such test.

A year after formerly whites-only schools were integrated under a single educational structure, many schools in rural areas still preserve their racial exclusivity. Claims by these schools that this is because blacks have not applied are contested and the ANC is becoming impatient.

Apartheid was always more rigidly entrenched in rural towns than cities and is proving harder to shake off. In Potgietersburg, 160 miles north of Johannesburg, many whites are resentful about attempts to enrol blacks in schools which they say were built and maintained with their money.

The two apartheid-era national flags hanging in the main hall at the primary school are reminders of how many whites still cling to the past. In language echoing the dark days of discrimination, one parent told a newspaper this week that the Bible warned about racial mixing and said "under no circumstances" would her children mix with blacks.

Alwyn Matheke, a civil engineer, said father of the would-be pupils, says he is fearful for his safety. He says the school had agreed to admit his children but "when I approached the gates I was shocked to find over 100 whites standing there. They handed me a memorandum in Afrikaans and told me I could not take my children to a white school."

The right-wing Conservative Party, which resisted the end of apartheid, yesterday congratulated the parents on what it says could be "a new awakening by Afrikaners".

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who jumps the
generation gap



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THE HIDDEN
ASSETS OF
NORWICH UNION

THE TIMES

BUSINESS EDITOR Lindsay Cook

SATURDAY FEBRUARY 3 1996

Hanson's electricity shops axe 2,300 jobs

By Christine Buckley

DOUBTS hang over the future of Powerhouse, the electrical retailer owned by Hanson, after the announcement yesterday of a huge redundancy programme that will hit 2,300 staff and close 195 high street stores. Although 120 stores will remain trading in the chain that Hanson bought fully in November, after having inherited a 36 per cent stake from its takeover of Eastern Group last year, electricity company analysts believe that Powerhouse has no long-term future. The chain, which has been losing £25 million a year, shows a similar trading pattern to other electrical appliance outlets run by electricity companies. When ownership of Powerhouse was shifted to Hanson, the co-owners incurred a charge of £140 million. The chain was bought by Hanson, for what was believed to be a nominal sum, from its co-owners, Midlands Electricity and Southern Electric, when the two companies were both the subject of active bids from the generators PowerGen and National Power. Other electricity companies have left electrical retailing, and the operation has been heavily criticised by high street retailers, such as Dixons, which claim that the activities are loss-making and take advantage of monopoly income from electricity distribution to support a high street presence. Nigel Hawkins, utilities analyst with Yamaichi, said: "There is no money in high street retailing for electricity companies. Such outlets are creatures of the Seventies and Eighties." Many analysts believe that the retailing firms will disappear around the country, with companies abandoning what was largely

the public face of the former electricity boards. In a submission to Ofwat, the electricity regulator, in 1992, Dixons argued that, when the cost of financing the capital tied up in the retail business is taken into account, a net aggregate loss was made by one electricity company that had reported an operating profit in appliances retailing. Recently, in an energy magazine by Oxford Economic Research Associates, John Clare, the chief executive of Dixons, complained that the consumer electrical industry could not support competition that was uncommercial. When Hanson bought Powerhouse, it said that it would implement a thorough review of the business, but emphasised that it would retain payment points for customers. Yesterday, Eastern Group detailed 300 new meter charging points at a range of new outlets, including post offices and petrol stations. The fact that more charging points than store closures have been announced may cast doubt on the future of remaining Powerhouse stores. There is a belief in the City that those stores will be packaged and sold soon. Chris Collins, Hanson vice-chairman, said that the future of the remaining stores had been made more secure by the closure programme, but declined to say what the next steps would be. "We have secured a future for the remaining stores and that is an achievement on a heavily loss-making business," he said. Glyn Moser, head of Powerhouse Retail, blamed a highly competitive electrical retailing market for the closures. He said: "This loss-making scenario cannot continue, and the plan offers our remaining staff a secure and positive future."



ANDRÉ CAMARA

BLAGG, the loss-making building supplies merchant, announced yesterday the £30 million acquisition of Freepages, the telephone directory company (Alasdair Murray writes). The reverse takeover will see the directors of Freepages taking a 54.5 per cent stake in Blagg and the company rebranding itself Freepages plc. Existing Blagg shareholders will receive

shares in the reconstituted company on the basis of two old shares for one new share. Shares in Blagg were suspended at 17.5p pending the relisting by February 27. Pictured are the incoming executives Ronald Zimet, chairman, centre, Nigel Robertson, chief executive, right, and Robert Bonnier, finance director.

BA shift on flights creates 1,000 jobs

By Harvey Elliott
AIR CORRESPONDENT

BRITISH AIRWAYS is to create 1,000 jobs as part of a plan to switch flights from overcrowded Heathrow to Gatwick airport. Eleven weekly Central and East African services will move to Gatwick on March 18.

By the summer BA will fly to as many short-haul destinations from Gatwick as from Heathrow, and within three years it will be handling as many passengers at Gatwick's North terminal as now use Heathrow Terminal 4.

Heathrow services are also continuing to expand so there will be no compensating loss of jobs there. "The people who now operate the Africa services from Heathrow will simply switch to others," a spokeswoman said. New routes into North America are being opened up, as well as services to Edinburgh, Stockholm and Zurich.

The expansion at Gatwick is taking place at a quicker rate than BA envisaged six months ago. It had expected to take on an additional 400 crew.

The airline is stepping up its recruitment drive, including 70 qualified pilots who will be taken on at Gatwick by the summer. The first 16 cadet pilots have started a 56-week training course at Oxford, and others will be trained at Bedford or in Australia.

At the same time 160 direct-entry pilots will be recruited by May 1997 and a further 100 a year will be given refresher training at Prestwick. The BA group already employs 6,877 staff in the Gatwick area.

In 1992, when British Airways took over Dan Air, it operated 380 scheduled flights a week from Gatwick. This summer that number will have risen to 900 a week to 90 destinations.

Sir Colin Marshall, BA's chairman, said yesterday: "We have chosen to grow at Gatwick because the airport already boasts first-class rail and road links and an extensive route network. Transferring East and Central African services to Gatwick will allow us to expand our business at Heathrow on routes where demand is greatest."

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WEEKEND MONEY GUIDES



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Dow Jones	11288.88	(-1.08)
S&P Composite	638.14	(-0.32)

3-month Treasury	5.75%	(9.5)
Long Bond	11.0%	(1.1)
Yield	6.08%	(0.07)

3-month Treasury	6.75%	(9.5)
Long Bond	11.0%	(1.1)
Yield	6.08%	(0.07)

New York	1.5180	(1.5205)
London	1.5180	(1.5180)
DM	2.2575	(2.2585)
FF	7.7475	(7.7510)
SP	1.2177	(1.2144)
Yen	167.58	(162.06)
S. Index	63.7	(63.6)

London	1.4854	(1.4860)
DM	5.1000	(5.1057)
SP	1.2177	(1.2144)
Yen	167.58	(162.06)
S. Index	63.7	(63.6)

Tokyo close	Yen 107.01	
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Board 15-day (Apr)	\$18.20	(\$18.10)
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London close	\$415.18	(\$410.38)
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* denotes midday trading price

Shares at new high on futures buying

By Michael Clark, STOCK MARKET CORRESPONDENT

SHARE prices yesterday closed at yet another new high after a burst of futures-related buying. The FT-SE 100 index recovered from a hesitant start to end just a shade below its best of the day with a rise of 28.5, to a record 5,781.3. It stretched the rise on the week to 46.6 points, with a total 830 million shares changing hands. By contrast, government securities had falls of more than 1% at the longer end in volatile trading, which, dealers said, reflected weaker overseas bond markets. Early impetus for the rise in

Stock Market, page 28

Mattel drops \$5.2bn offer for Hasbro

By Eric Reguly

MATTEL, the maker of Barbie dolls, yesterday abandoned its \$5.2 billion offer for Hasbro after accusing the rival American toymaker of launching a "scorched earth campaign" to remain independent. Alan Hassenfeld, chief executive of Hasbro, which is best known for its GI Joe soldier dolls and Tonka toys, said: "I am firmly convinced that our board did the right thing in unanimously rejecting the unsolicited proposal because of the very serious antitrust issues raised by it and the

resulting very low probability that the transaction could be completed." Mattel said the strong rejection was peculiar because it had been led to believe that Hasbro was keen on a merger. The two companies had been in talks since last April and, according to Mattel, had outlined a basic agreement in January. Mattel even offered to pay Hasbro a \$100 million break-up fee if antitrust law prevented the merger from proceeding. Mattel's share-swap offer represented a premium of \$2.2 billion.

Still room at the Savoy

By Jon Astworth



Sultan of Brunei interested

THE future ownership of the Savoy group of hotels remains up in the air, despite reports of a "done deal" with Prince al-Waleed bin Talal, the billionaire Saudi investor. A handful of bidders have expressed an interest in the group, which includes Claridge's and the Berkeley in London, but a serious contender has yet to emerge. The Sultan of Brunei, who owns the Dorchester, and his younger brother, Prince Jefri Bolkiah, who owns Asprey, the royal jeweller, are among names to be linked with the Savoy, which faces a new chapter after Granada's victory over Forte. A purchaser would inherit 68 per cent of the Savoy equity but only 42 per cent of the voting shares — an arrangement which thwarted Lord Forte in his long-running struggle for ownership of the Savoy.

A deal with the Savoy would make sense for Prince al-Waleed, who is rapidly emerging as one of the world's most dynamic investors. He holds significant stakes in Euro Disney and Citicorp, and is part of the consortium which recently took control of Canary Wharf, the office development in London's Docklands. His advisers believe an investment in the Savoy is

worthy of serious consideration. He is reported to be eyeing other "prestige" hotels such as the Hyde Park and the Waldorf. Possible contenders include Kwok Leung Beng, the Singapore-based property tycoon, who last year purchased the Copthorne chain of hotels from Aer Lingus for £219 million. His other UK interests include the Chelsea hotel in Knightsbridge. The fate of the Savoy rests with family trusts associated with the late Sir Hugh Wontner. They hold the key to any sale, and have left matters in the hands of the Savoy board.

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Bundesbank stands firm on EMU criteria

FROM ANATOLE KALETSKY IN DAVOS

HANS TIETMEYER, the President of the Bundesbank, cast further doubt on the credibility of the European single currency yesterday when he said there was "no chance" of softening the Maastricht criteria for monetary union and revived the German Government's demand for a tough "stability pact" to force European countries to intensify their fiscal discipline after 1999.

Speaking at the annual meeting of the World Economic Forum in Davos in Switzerland, Herr Tietmeyer refused to speculate about which countries, if any, would be ready to join a monetary union by the 1999 deadline. It was not

possible to predict the outcome of the review of the Maastricht targets in the spring of 1998. In response to a question about whether he thought monetary union would actually go ahead on schedule, he answered: "1999, that is the date in the treaty... that is the only date that counts."

The Bundesbank President added that even if the convergence criteria were satisfied, Germany would insist on a further tough political condition before there could be any question of monetary union. Prospective members of EMU would have to agree on a system of fines for exceeding future deficit targets far tougher than the vague procedure outlined in the Maastricht Treaty.

This proposal for a tough stability pact, involving potentially enormous fines, was first made last summer by Theo Waigel, Germany's Finance Minister. But as doubts have spread about EMU, amid indications that neither France nor Germany will be able to hit the Maastricht targets, the demand for a stability pact seemed to recede. Yesterday's statement by Herr Tietmeyer suggested, however, that the Bundesbank's attitude to the issue had, if anything, toughened.

Other governments and the European Commission have said that they accept the principle of a stability pact, but that any such pact should be based on the complex "excessive deficits" procedure laid down in the Maastricht Treaty.

Herr Tietmeyer said he was now waiting for the Commission to come up with a "concrete proposal", adding that support for an idea "in principle" could sometimes be a substitute for putting it into practice.

Without strict observance of the Maastricht targets and tough automatic fines embodied in a stability pact, Herr Tietmeyer said it would be impossible to persuade the German public that the new single currency would be as strong as the mark. The Bundesbank could only support a new European currency that was as stable as the mark. Jean-Claude Trichet, Governor of the Bank of France, said he was confident that EMU would go ahead in 1999 and that both Germany and France would hit the Maastricht targets.

Yarrow cuts 650 jobs as MoD holds fire on bids

BY PHILIP BASSETT, INDUSTRIAL EDITOR

YARROW, the warship-builder on the Clyde, cut more than 600 jobs yesterday and said that further jobs will go unless the Government places orders with the yard for new Royal Navy frigates.

While ministers plan a decision shortly on where to build three Type 23 frigates — with Yarrow seen as favourite — Whitehall emphasised last night that the company maintained there was a need for job cuts regardless of whether it secured the new order.

Yarrow announced the long-feared job losses at the yard, claiming that the 650 redundancies among the yard's workforce of 3,000 were "unavoidable" in the absence of sufficient work to follow on from current contracts, which includes three other Type 23s for the Royal Navy, and two frigates for the Royal Malaysian Navy. Only one Type 23 remains to be launched, with the others now undergoing final commissioning ahead of delivery later in the year.

Michael Portillo, Secretary of State for Defence, is considering competing bids to build the next three Type 23s from Yarrow and Vosper Thornycroft in Southampton.

Murray Easton, managing director of Yarrow, said that even if the company was successful in securing the order, there would still be redundancies — though the scale would be reduced. But he made it clear that several hundred more jobs, on top of yesterday's redundancies, would go if the order was placed elsewhere. Vosper is also warning of job cuts if the order goes to Yarrow.

Whitehall officials indicated that the decision on the new order is likely to be announced within weeks. But they pointed out the substantial overcapacity in warship manufacture in the UK, and the efforts the Government had made to assist the warship-building yards to find alternative work from overseas — although they accepted that widespread restructuring in the defence industry beyond the UK made winning new overseas orders difficult.

Jim Moohan, chief ship-building negotiator for the GMB general union in Scotland, said yesterday: "For two reasons, the MoD's delay in announcing the Type 23 Frigate programme and the refusal to help yards like Yarrow to diversify, we blame the Conservative Government for this disaster. Their inaction has been disgraceful and has destroyed the lives of 650 workers and their families."

Shop stewards from the yard will now seek talks with Michael Forsyth, Secretary of State for Scotland.

New alert hits shares in Dawson

BY ALASDAIR MURRAY

SHARES in Dawson, the textile group, yesterday fell 14p to close at 97p as the company issued its third profit warning in 12 months.

Dawson said that profits would be well below current market forecasts, blaming tough trading conditions in the UK and overstocking in the US for depressing sales volumes and margins in the fibres and yarns and apparel businesses. It added that the market in fur fabrics had also weakened, it said.

Last year, Dawson made a full-year profit of £1.7 million. At the half-year, the company saw a 43 per cent drop in profits, to £9 million, and gave warning of a difficult second half.

The company, which is best known for its Pringle and Ballantyne labels, has suffered from cancellation of an £8.75 million sale of five US apparel businesses. Dawson said that it is seeking another buyer but that year-end gearing would be higher than expected.

Derek Finlay, chairman, insisted, however, that Dawson would maintain its 1.5p dividend. He said: "Substantial progress continues to be made in improving operating efficiencies in the group's key businesses, including Pringle. I remain confident that the group is on the right track towards recovery."

Tempus, page 28



Finlay: confident that Dawson is on the road to recovery

BT attacks price controls

BY CHRISTINE BUCKLEY

BT HAS stepped up its campaign for deregulation by calling for an end to virtually all price controls by the year 2000.

The continuing battle with Don Cruickshank, the industry regulator, saw the company also call for a right of reply in disputes with Ofel, with the ability to go to the Monopolies and Mergers

Commission if it does not agree with a decision by Ofel. BT maintains that competition in telecoms would be sufficient to ensure pricing benefits to customers. It said that liberalisation of the industry across Europe in 1998 and swift developments in technology could speed deregulation so that by 2000 there would be no need for pricing controls, except for those covering access to the system.

Proposals on pricing and fair trading put forward by the regulator last year will be crucial for BT's investment plans. The company and the regulator are at odds on a rate of return. Ofel believes the range should be 9-13 per cent, while BT says it should be 16-18 per cent.

Gold price surges to six-year peak

BY COLIN CAMPBELL, MINING CORRESPONDENT

GOLD dealers were describing yesterday as "Golden Friday" after the gold price leapt \$3.65 in early trading to \$417.75 an ounce to touch its best level in six years.

Although late profit-taking clipped the price to \$414.50 by the close, still nearly \$4 higher on Thursday's close, dealers said the mood remains positive.

Some analysts were talking about a new bull market in gold that could take the price to \$420 and beyond. However, others cautioned that the sharpness of the advance could attract widespread selling.

The rush for gold was triggered by suggestions of American fund buying of the metal, and was further encouraged by the issue by Robert Fleming and Goldman Sachs of American-style call warrants on gold.

Sentiment has been further aided by a round of interest rate cuts and news from Barrick Gold that it had reduced its forward selling of the metal.

Gold shares in Australia, South Africa, London and New York were actively traded, and the Johannesburg All-Gold Index reached a 13-month high.

Andy Smith, gold analyst at UBS, said that he expects gold to rally further in the near term. "If the \$420 level is breached and institutions begin to move significantly into gold, the sky's the limit in the short term," he said.

Roger Murphy, gold shares analyst at Deutsche Morgan Grenfell, feels "this is not a one-month wonder". Silver and platinum rose in gold's wake "which suggests strongly that a big bull market in precious metals could soon be underway," Eli Gifford, technical analyst with Investment Research of Cambridge, said.

Bifu calls first strike over staff allowance

ROYAL BANK OF SCOTLAND staff in London have called the first of a series of one-day strikes for Friday. Members of Bifu, the banking union, voted in favour of strikes to support their claim for a 16 per cent increase in London allowances which have been frozen for the past five years. The bank has 4,000 staff in London and half of them are members of Bifu. However, a bank spokesman said fewer than 450 members of London staff and only one in four Bifu members in London voted in favour of action.

He said: "We regret that Bifu has decided to take this action, but we are confident that we will maintain service to all our customers." The bank believes its London allowance of £3,450 "is extremely competitive with those paid by other banks in London". RBS's allowance is in line with that paid by Lloyds Bank of Scotland and the Co-operative Bank.

Official reserves fall

UK official reserves fell by an underlying \$99 million last month. Total reserves at the end of January were down by \$2.09 billion, to \$46.99 billion. The underlying fall in reserves came as a mild surprise to economists, who had not expected a change. The underlying fall follows a \$36 million drop in December. Kit Juckes, of NatWest Markets, said that last month's change looked like mere "market smoothing". He said: "Sterling has not at any point been so weak that there has been aggressive central bank intervention to support it."

Super utility chief quits

GERRY ORBELL, managing director of United Utilities' International division, resigned in a surprise move yesterday for what the company termed "personal reasons". He left the super utility formed from North West Water and Norweb because of pressures on his family from extensive travel, and because he could not relocate to the North West. Brian Staples, chief executive of United Utilities, said: "He leaves at a time when... we are studying how best to add electricity activities to our international product range."

Bankruptcy rate dips

BUSINESS failures fell by 3 per cent to 3,722 in England and Wales in the final quarter of last year, compared with the previous three months. For the year as a whole, there were 14,536 company insolvencies, compared with 16,728 in 1994, a decrease of 13.1 per cent, according to the Department of Trade and Industry. The number of individuals going bankrupt in the fourth quarter was 6,481, down 2.4 per cent on the previous quarter, taking the total for the year to 26,319, or 14.4 per cent fewer than in 1994.

Homes recovery 'on way'

HOUSE prices are stable and the housing market is poised for recovery, according to the Nationwide Building Society's January house price survey, published yesterday. The society's prediction comes after news of a 0.1 per cent rise in prices from the Halifax Building Society, whose index showed prices rising for the sixth month in succession. In spite of indications of a tentative recovery, Nationwide said prices were still 0.7 per cent lower than in January 1995 — the average price is now £50,521, against £50,901 then.

Shopping centre deal

CAPITAL AND REGIONAL PROPERTIES, the property management and investment company, has agreed to acquire Wood Green Shopping City, the shopping centre in north London, for £33.05 million. The vendors are Electricity Supply Nominees. Shopping City's anchor tenants are Boots, Argos, C&A, Allied Carpets, Wades Furniture and WH Smith. The development has total lettable space of 463,000 sq ft and two multistorey car parks with 1,479 spaces. It produces £3.2 million of net rental income a year.

Sainsbury fuels price war fear

SUPERMARKET shares came under pressure yesterday as Sainsbury prepared to launch its second major price-cutting promotion of the year, reviving concern about a price war, and stockbrokers cut profit forecasts for the sector (Sarah Cunningham writes).

Sainsbury's February Bonus campaign, starting tomorrow, is a continuation of the January Savers promotion, which it has hailed as a great success, and involves price cuts averaging 25 per cent on 200 items. Sainsbury shares closed unchanged at 389p after recovering from early losses, but Tesco shares closed down 5p, at 287p, and Asda slipped 1.5p, to 104p.

Rival supermarkets yesterday dismissed Sainsbury's move as a gimmick, but analysts say they may yet follow suit.

Heseltine lauds engineering's key role

BY PHILIP BASSETT, INDUSTRIAL EDITOR

ENGINEERING in Britain is "absolutely central" to the UK economy and its prospects of meeting the global markets and technological challenges of the 21st century, Michael Heseltine, Deputy Prime Minister, said yesterday.

Mr Heseltine said that engineering was "crucial for the present and future well-being of the national economy", though he warned that its "full potential is not being realised in certain key respects".

It needed to promote a "fundamental reform" of the selection, education, training and use of engineers and technicians, he said.

The Deputy Prime Minister welcomed the formation of the new council, and said that the Government would continue to support it and the industry. But Sir Alastair Morton, co-chairman of Eurounnel, the

UK's largest recent engineering project, warned that Britain looked likely to lag behind in making the moves necessary for such projects.

New public-private financing ideas, he said, meant investment, European co-operation, comprehension of the benefits of cross-border projects and looking forward instead of back. "That's four requirements unlikely to sit comfortably here," he said.

"How very sad that would be: we must not let it happen."

Later this year, the council will launch a new drive to win support for the industry. Dr Alan Rudge, deputy group managing director of BT and chairman of the new council's senate, said the changes marked the "beginning of a new era for the engineering profession", and gave it and engineers a new mandate for the future.

	Bank Buys	Bank Sells
Australia \$	2.11	1.95
Austria Sch	16.66	15.43
Belgium Fl	40.55	45.25
Canada C\$	2.104	2.034
Cyprus Cyp£	0.758	0.706
Denmark Kr	9.37	8.27
Finland Mk	7.80	6.85
France Fr	6.19	7.54
Germany Dm	2.42	2.21
Greece Dr	360.00	388.00
Hong Kong \$	12.50	11.20
Ireland Pt	1.02	0.94
Israel Sh	8.1800	4.5100
Italy Lit	2025.00	2550.00
Japan Yen	175.50	180.90
Netherlands Gld	0.582	0.537
New Zealand \$	2.40	2.18
Norway Kr	10.48	9.68
Portugal Esc	945.50	227.00
S Africa Rd	rel.	5.30
Spain Ptas	167.50	194.50
Sweden Kr	11.20	10.40
Switzerland Fr	1.50	1.21
Turkey Lira	165	8108.0
USA \$	1.517	1.487

Notes for small denomination bank notes only as supplied by Barclays Bank. Different rates apply to travellers' cheques. Rates are at close of trading yesterday.

THE SUNDAY TIMES

"I have never been a monument man. I have always been a little embarrassed at having my name on the door. I have never looked at the company as an ego trip."

Lord Hanson
— Business,
The Sunday Times
tomorrow

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SCOTTISH WIDOWS

A WORKING WEEK FOR: PAUL SIMONS

Man who played Cantona on his sales pitch

Teenagers mistrust anything promoted by the older generation. Martin Waller meets an ad man who can break down the barrier

Monday
Tuesday
Wednesday
Thursday
Friday

HE IS the Dad from Hell. You and your friends want to watch *Hotel Babylon*, but he won't go to bed. He wants to watch it too. He says "phat" and "ba-a-ad" and "wicked" a lot. He rifles through your magazines. He listens to your CDs — "this one's got a good beat".

Your culture is yours. It is meant to alienate, to keep out all but teenagers — that is why it is so noisy, so lurid, so tribal. It is not meant to build bridges with his generation.

It was sold to you by middle-aged men in suits.

Paul Simons is 47, and on a good day he wears a suit. He is not the Dad from Hell. But he has sold more than 400,000 PlayStation to teenagers across Europe. He has made Sony Corporation very happy, and wiped the smiles off the faces of two other Japanese corporations, Sega and Nintendo, whose own hand-held consoles once defined and dominated the video games market.

Simons Palmer operates out of a hideous blue and pink building in Soho's Adland. Inside, the walls are painted similarly garish colours, huge plastic cat around, the cast-offs of an old advertisement shoot, and somewhere in the distance an anonymous soul diva bemoans her love life. Men clad entirely in baggy black stride about clutching poster tubes.

When Simons Palmer moved there in 1988 — the cat arrived later — it was designed to look as little as possible like the headquarters of an advertising agency. As a result, it looks just what it is, the headquarters of an extremely trendy advertising agency.

Simons Palmer is actually Simons Palmer Denton Clemmow and Johnson. As is little as possible like the headquarters of an advertising agency. As a result, it looks just what it is, the headquarters of an extremely trendy advertising agency.

It is a pattern repeated at Gold Greenless Trot, the bigger agency from which much of Simons Palmer decamped six years ago and where Dave Trot, the demonic genius behind the Toshiba ads of a few years ago, then quit too, to leave behind only the faint echo of his name.

Simons Palmer set up in business about five minutes before the biggest recession the ad world had ever seen. It was founded with the help of the money Simons made on his departure from GGT, a break he says he had to engineer to keep his share option profits, and an understanding if sometimes nervous bank manager. The agency, still small but regarded as one of the few entrepreneurial boutiques now on the up, has won

enough awards — they all win awards — but it has become especially adept at selling to young people.

It produced, for example, a string of brilliant and irreverent ads for Nike featuring Eric Cantona — among them: "66 was a great year for English football. Eric was born." Then there was "Behind every great goalkeeper there's a ball from Ian Wright." Nike, third in the sports shoe market five years ago, is now number one by turnover.

"Being over 20 and writing for people under 20 is always tricky because of the generation gap," says Simons. "When you get to over 40 that gap becomes enormous. The young know when they are being sold to. They want to discover things for themselves. You can't just go out there and say, it's the best, because it gets thrown back in your face."

Traditionally, advertising types split into two camps, the smooth-suited account handlers who deal with the clients, and creatives who dream up the ads. Simons, oddly, is neither of these, but somewhere in the middle. A former colleague reflects: "One of his great talents has to be his ability to spot talent in others — he's built a team with some bright people around him."

"He's one of those strange people who are bright without being intelligent." He also has a distinctly odd approach to his clients. Most agencies will walk on hot coals to keep them. Simons once fired one.

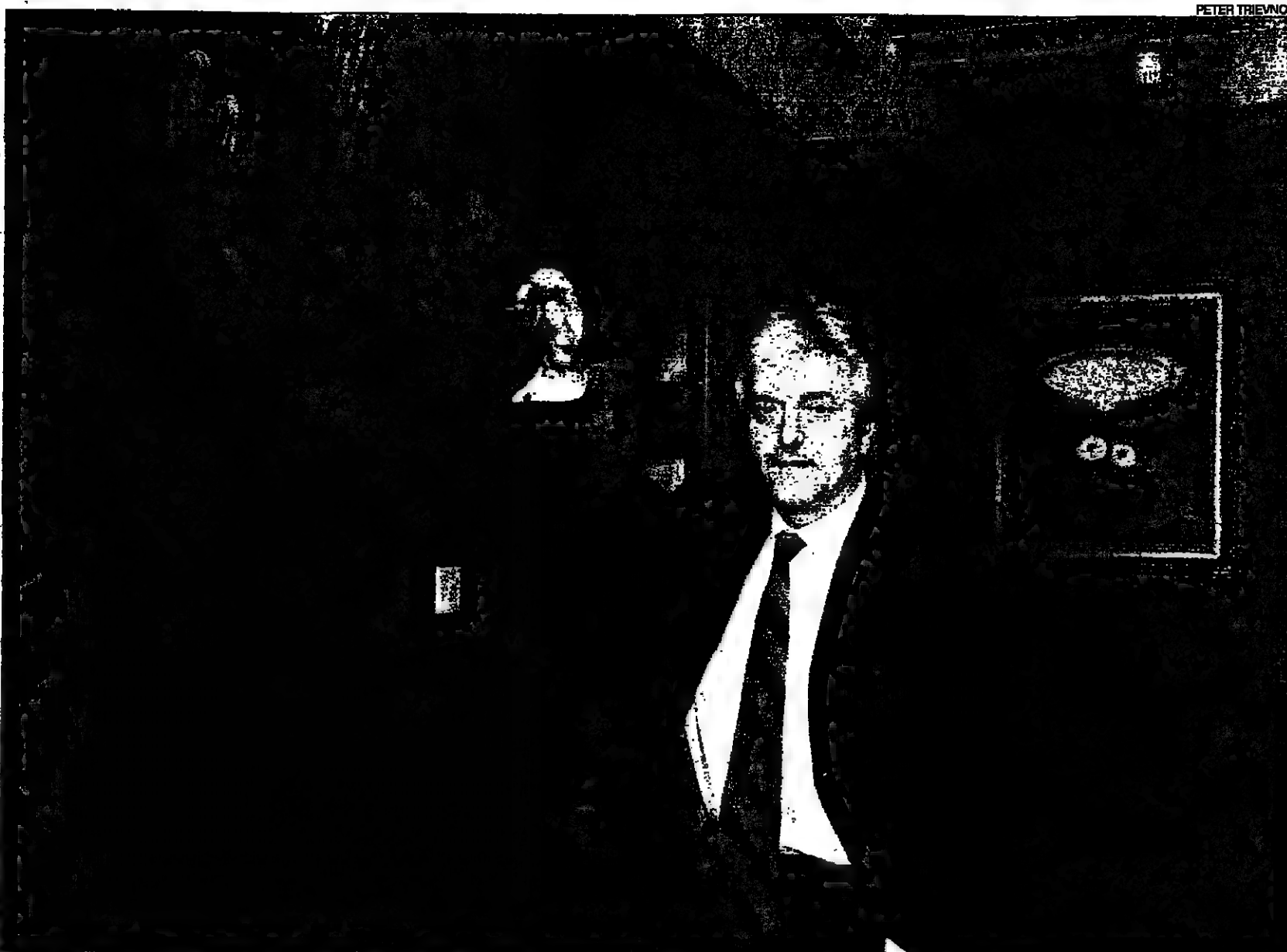
The agency was given the task of turning round the Wrangler brand, all but banished from smart clothes shops by Levi's because the jeans' phantasmagoric, middle-aged image

meant they were shunned by the young, the target market. "The challenge was getting Wrangler to be regarded by them as a legitimate alternative to Levi's," says Simons.

Within three years sales and market share were up, aided by a grainy television campaign that stressed gritty urban life as against the glossy 1950s Americana being used to sell Levi's. But the owners of Wrangler were not happy.

"We started getting this left-field pressure. 'Maybe the advertising shouldn't be so radical,' they said," Simons remembers. For example, the American owners wanted to change the soundtrack by Jimi Hendrix, the guitarist who has acquired the posthumous status of a demi-god to the grunge generation, to Michael Jackson. Simons responded by buying a copy of *Melody Maker*, drawing up ten musical questions, checking that his son, then 17, knew the answers and throwing them at the American executives. "I wanted to establish who had the authority in all of this." Predictably, none knew any of the answers.

"It showed the danger of middle-aged men making decisions about products made for the young," he says. Two to three weeks later, with no improvement in the relationship, he made it clear that



WorkStation: Paul Simons in the Soho office that he has occupied since 1988. A Nike advertisement featuring Eric Cantona hangs on the wall

the business — billings of £6 million a year — was no longer wanted. "My phrase was, let's quit while we're ahead," he says.

The Sony PlayStation campaign was inspired by marijuana. More precisely, a US government propaganda film of the 1950s called *Reefer Madness* which, while attempting to keep viewers off the weed, made it all seem too exciting and adventurous to miss.

The ads feature a nerdy American, ostensibly a member of a secret organisation called the Society Against PlayStation, warning teenagers of the perils of the Sony contraption. It is based on the premise that if you forbid a teenager to do something, he or she will then do it for sure.

It is enormously witty and stylish, with a dark, surreal tinge. It is also almost incomprehensible, without an explanation, to anyone over 25.

Simons wanders into a board meeting considering the next Sony campaign. In the room are five men, one woman, one tie, two earrings (female), one earring (male) and a litter of graphs and charts. The six argue heatedly among themselves about software and beat-em-ups. Simons makes perhaps six remarks in the course

of 25 minutes and then, apparently at random, stands up to leave.

Even he is unable to sum up his role at Simons Palmer. He describes himself as a catalyst, which says nothing, but bridges at the word administrator. He is a great

bridler, quick to take offence even though he denies this. He bristles at a question about his smoking, he bristles at mention of an earlier article in the trade press that accused him of deliberately humiliating his staff to get the best out of them. Simons says: "I do get accused a lot of being too harsh. I don't do it in a way that is humiliating. But

people get too close to the issue, and they have to be challenged."

"I think the traditional perception of an ad agency is that everything that happens, and any questioning that is done, has to have a big dollop of syrup over it. The style of this place is very honest and very open — we ask questions without the syrup and the sugar."

He certainly has high expectations of people, and insider gossip says the break with his previous agency was inevitable because of his need to be in control.

The Nike, Wrangler and Sony campaigns had one thing in common. They were all coming from behind.

When Sony approached Simons Palmer last spring, they had no firm ideas, but they knew previous games ads had

resembled children's TV — loud music, bright lights, fast cutting. "Clients tend to walk in and say, we have a problem with this brand," says Simons. "What you can't do is produce advertising that is absolutely identical to what already exists — there's no point."

What this in effect means is that clients sometimes have to be told that they are wrong, and that their current advertising, on which they have spent millions, is wrong too.

Simons's favourite quotation comes from George Bernard Shaw. Shaw wrote: "The reasonable man adapts himself to the world; the unreasonable one persists in trying to adapt the world to himself. Therefore all progress depends on the unreasonable man."

HIDDEN ASSETS

Marbled splendour instils reassurance in face of risk

Joanna Pitman admires the opulence of Norwich Union's main office

Totting up the underwriting risks of life and property insurance is not normally done in a church. But at Norwich Union Insurance group, the chairman and his directors and secretarial teams toll away in the grand and elaborately well-appointed surroundings of a cathedral.

The Marble Hall at the group's headquarters in Surrey House, Norwich, which has just emerged from a four-year refurbishment, is decorated with the marble stones, pillars and slabs originally destined for Westminster Cathedral in London.

The assignment of 40 solid pillars of verde antico and cipollino marble and the massive slabs of fine coloured stones for lining the walls were held up by a strike at the Italian quarry. When the shipment turned

up just before the turn of the century it was too late to get it into Westminster Cathedral. But George Skipper, the architect commissioned to build Norwich Union's new main office, heard about the unwanted consignment and recommended its purchase for £5,000 to incorporate it in the building.

The Marble Hall was completed in 1904 with a glass dome 40ft in diameter, surrounded by a colonnade and 30ft high walls lined with other marble pieces. Skipper made ingenious use of the pieces designed for Westminster Cathedral's font, assembling them in the centre of the room as a ventilation system still in use today,

circulating warm or cold air through vents concealed at the bases of some of the columns.

The staircase leading to the boardroom on the first floor consists entirely of marble and has a vaulted and intricately decorated plaster ceiling. Skipper's decoration of the boardroom was inspired, it is thought, by visits to the state apartments of Holkham and Houghton, Norfolk's stately halls. The gilded and carved ceiling incorporates circular paintings by George Murray of the Three Fates. Clotho, Lachesis and Atropos. Bordering these are the signs of the zodiac and two semi-circular paintings showing

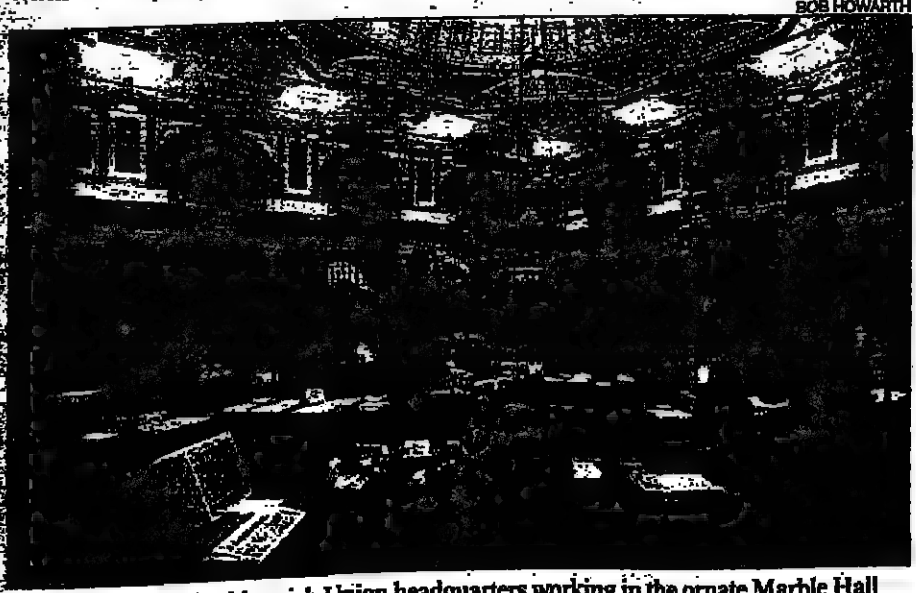
Clio, the muse of history, and Calliope, the muse of epic poetry. An arched corridor runs right around the room.

An innovative architect, Skipper made very early use of steel beams, which, untouched for nine decades, had begun to corrode. The lime mix used to attach marble slabs to walls was also beginning to come away, making the refurbishment essential.

The building is Grade I listed and had been unaltered until work began on it four years ago. In spite of its overtly ecclesiastical trappings, the Marble Hall has always been maintained as an active business room. Norwich Union holds its AGM there and in each of the four corners are offices and committee rooms used by senior executives.

Very little is known about Skipper, apart from the fact that he was the son of a building contractor and studied architecture in Norwich and then London. But for more than a century his legacy in marble has offered inspiration to insurance underwriters, even if it has lacked the quiet contemplative calm of a cathedral.

As with all historic buildings functioning as working environments, adaptation to modern-day technology has not been easy. Computer terminals are dotted around on the chequerboard flagged floor. John Munday has been facilities manager since 1956. "I suppose you get a bit blasé seeing it every day," he said. "But... a marble connoisseur would have a field day."



Italian job: staff at Norwich Union headquarters working in the ornate Marble Hall

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GROUP WEIGHTED PERFORMANCE

Management Group	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Morgan Grenfell	1	1	1	1	1
Prudential	2	2	5	7	10
Barclays	25	18	7	8	19
Yarwood	4	4	1	2	2
Schroders	16	4	2	7	6

Source: Extract from Investment Intelligence. Group weighted performance table of all unit trusts offered by the 40 largest unit trust management groups measured by total fund size to 1.1.96.

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STOCK MARKET

MICHAEL CLARK

Index higher as futures advance and gilts wilt

FUTURES-RELATED buying enabled investors to end the week on a high note, with share prices closing at yet another record high.

The FT-SE 100 index finished just below its best of the day, with a rise of 28.5 points to 3,791.3, stretching its lead on the week to 46.6.

By contrast, government securities suffered falls of more than 1% in places, partly reflecting weakness in overseas bond markets.

This led to suggestions that institutional investors had begun switching out of gilts and into equities, where a total of 813 million shares were traded.

There was no doubt where the initial impetus had come from. Strong buying of the financial future enabled the equity market to wipe out an early fall. The March series of the FT-SE 100 index closed at 3,797, a premium of 15 points over the cash market.

Glaxo Wellcome staged a chart breakout, with a rise of 17p to 99p on turnover of 4.58 million. Independent researchers point out that the shares are now trading at their highest level relative to the rest of the market since 1992. They forecast that the next stop for the shares will be the £10.80 level.

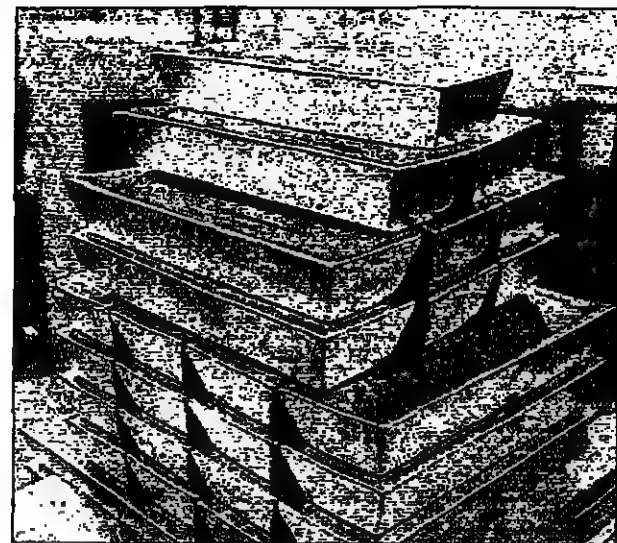
It was a disappointing session for Zeneca, however, with the price touching £12.16 before ending 31p lower at £12.45.

Whisperers in the marketplace claim that the group has run into trouble with the US Food and Drug Administration over one of its asthma treatments. Almost 4.5 million shares changed hands.

Heavy turnover was reported in WH Smith as the price eased 2p to 41p. Cazenove, the broker, is said to have arranged a deal in 3.5 million shares, paying 407p, before selling them on at 410p. There was also a cross in 4.97 million shares at 415p. A total of 17.3 million had been traded at the close.

The continuing strength of the bullion price turned out to be good news for producers of the precious metal. The price rose \$5.50 to a five-year high of \$414.50, after touching \$417 an ounce.

The US Barrick Gold Corporation, the biggest producer outside South Africa, recently decided to buy back almost six million ounces on world markets. This latest flurry of



A five-year high in gold perked up the producers

activity benefited the likes of RTZ, up 34p to 950p, and Lomax, 7p stronger at 217p. It also proved to be good news for Bakyrchik Gold, the British company exploring for the metal in Kazakhstan, which closed sporting a rise of 45p at 490p.

The food retailers had to contend with another twist of the screw as J Sainsbury em-

BZW, its own broker, followed others and reduced its profits forecast for the year just finished to a close by £8 million to £682 million.

On Wednesday, NatWest Securities cut its forecast for Tesco by £9 million to £678 million and for 1997 from £763 million to £738 million. It blamed the impact of the petrol price war and lower

Much of the activity in the shares revolves round the words "formal" and "informal". Earlier this week, the group denied having any formal talks about a possible takeover, or acquisition of a sizeable stake in the company. The latest reports suggest that it has had informal bid talks with National Westminster Bank, its dealer at 667p.

Shares of Blagg, the builders merchant, were suspended at 17p pending a reverse takeover by Freepages, the privately owned telephone information group.

Under the terms of the deal, Blagg will issue 250 million new shares worth £30 million. Some 83.3 million shares will be placed at 12p each, to raise £10 million, with a further 34.4 million issued for a share option scheme for company employees. The enlarged company will have a stock market value of £44 million.

One casualty of the day was Dawson International, which fell 14p to 97p after warning that profits for the current year were likely to fall short of City forecasts. Brokers had originally been looking for an outcome of £15 million.

A profits warning left Alim-Satellite Communications Systems 8p down at 98p. The group says 1995's trading losses will be heavier than expected and blames the delay in reaching satellite receiving equipment installation levels. It expects to be profitable by the end of the current year.

□ GILT-EDGED: Investors endured a volatile session that saw losses at the longer end extend to more than 1% in places. Prices in London opened lower, reflecting weaker overseas bond markets. Attempts at a rally after publication of the latest US payroll numbers proved short-lived. The rout continued in late trading, leaving prices at their low point of the day.

In the futures pit, the March series of the long gilt fell £2.32 to £109.11 in hectic trading that saw 92,000 contracts completed.

At the longer end of the cash market, Treasury 8 per cent 2015 tumbled £1.10 to £100.73, while in shorts, Treasury 8 per cent 2000 was £1.10 off at £104.7.

□ NEW YORK: Profit-takers were in evidence after the week's climb, and, by midday, the Dow Jones industrial average was 289 points lower at 5,402.17.

MAJOR INDEXES

New York (midday):
Dow Jones 5402.17 (-2.89)
S&P Composite 638.14 (-0.32)

Tokyo:
Nikkei Average 2004.03 (-3.09)

Hong Kong:
Hang Seng 11469.40 (-106.60)

Amsterdam:
EEX Index 504.39 (+0.85)

Sydney:
ASX 2293.2 (-0.1)

Frankfurt:
DAX 2432.06 (-7.20)

Singapore:
Straits 2468.17 (-15.92)

Brussels:
General 2057.37 (+26.46)

Paris:
CAC-40 2022.21 (+1.88)

Zurich:
SIX Gen 741.30 (+0.20)

London:
FT 100 3791.3 (+28.5)

FT 250 3152.2 (+23.3)

FTSE-100 3791.3 (+28.5)

FTSE-250 3152.2 (+23.3)

FTSE-1000 3791.3 (+28.5)

FTSE-2500 3152.2 (+23.3)

FTSE-10000 3791.3 (+28.5)

FTSE-25000 3152.2 (+23.3)

FTSE-100000 3791.3 (+28.5)

FTSE-250000 3152.2 (+23.3)

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TEMPUS

How not to build Alliance

AS IF panicked by the prospect of a Labour election win, building societies are stampeding towards the Stock Exchange to list their shares. The prospect of a painless gain will ensure that Alliance & Leicester depositors vote in favour of conversion, but that is no reason to be optimistic about the long-term future of an Alliance plc.

Every building society trots out the same reasons for flotation. Sure enough, this week A&L pointed to the need for access to 'wholesale money markets' and argued that listed shares will enable A&L to raise capital to support growth and make acquisitions. A&L starting up its own life insurance business, but the society knows that success in pensions requires a big name and the acquisition of a pensions business must be high on the agenda. If all this sounds familiar, it is because the route is well trodden.

Graseby

SHARES in Graseby, the electronic instrumentation company, are marooned on a three-year low. An erratic trading history followed by a November profit warning persuaded at least one institution to sell in recent weeks. Graseby's problem is that its high-tech products look attractive on paper but are too often regarded as optional extras, items that fail to survive budget cuts in tough times. Chemical warfare monitoring instruments and food impurity detectors might be standard equipment on the Starship Enterprise but get short shrift from financial directors.

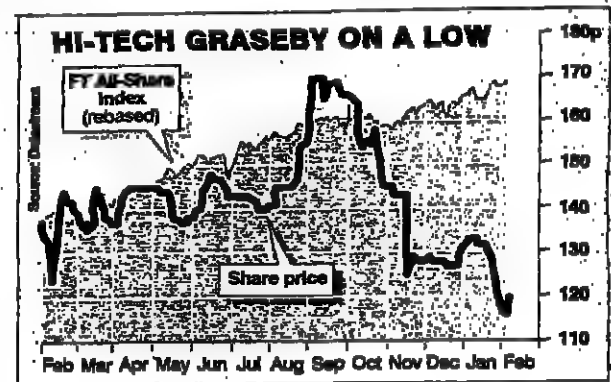
However, there is reason to believe that Graseby is building up a core of reliable sellers. The decline in defence spending has bottomed out and order inquiries are in-

creasing. While spending is unlikely to return to the boom levels of the 1980s, governments must replace outdated monitoring equipment over the next few years.

The medical division offers the best way forward. The company's drug delivery system is becoming a medical necessity, selling in the UK, France and Japan.

Graseby now has its eyes on the huge American health market, with an acquisition or joint venture to add much-needed muscle.

The troubled environmental division is being kicked back into shape and is probably destined for disposal in the next couple of years. Graseby has been punished enough for past sins.



Dawson Intl.

THE sudden cold snap has come too late to help Dawson International, the textiles and knitwear group that owns the Pringle brand. Yesterday, it added a further dose of gloom to the warning issued last November: sales have been decimated by aggressive destocking by US retailers, and its UK businesses have been hurt by poor sales in a warm autumn. Lack of demand has backed right up the chain to the fibres and yarns business.

Dawson has virtually written off the current financial year as the one when Christmas did not happen. Analysts who were expecting profits in the £15 million range cut their forecasts in half, and expectations for the six months to next October have been badly hit. In the US, where discount multiples, such as Walmart, have almost handcuffed their buyers

in a bid to rid shelves of unsold stock. The drastic action means that Dawson was unable to recover any ground during America's Christmas freeze.

To add to Dawson's miseries, efforts to sell five US factories were set back when a purchaser failed to complete on a contract, leaving the group with higher borrowings than expected. Dawson has enough on its hands trying to revive the fortunes of the Pringle brand. Trying to sell thermal underwear to fast-moving retailers in the US is a different sort of business and it is scarcely surprising its fingers have been caught as the Americans slammed the door. This could be a slow recovery.

Farnell

THE sheer size of Farnell Electronics's bid for Premier has been a shock to the market. The offer, the fifties, and last week, rumours abounded that voices

would be cast against the deal. A good look at the two companies suggests that that would be a mistake.

Doubters point to the price, which values Premier on a multiple of 24 times prospective earnings. Clearly, the dilution from the £350 million rights issue and extra borrowings will depress earnings in the current year but no deal should be predicated on a one-year view. Assuming minimal benefits from the merger, shareholders who subscribe for rights at 540p are paying only 12 times earnings in January 1998, hardly expensive.

Perhaps the real worry is the notion that Farnell's management are getting out of their depth in a huge American deal. However, Farnell's team has yet to slip up. It is not embarking on a new business, but taking over one almost identical to its own, with room for improvement in both margins and sales.

Edited by Carl Mortimer

MOVERS OF THE WEEK

Current Price	Week's Change	Notes
Hanson	+177p	Damages proposals
Lloyds Chemists	+54p	Hopes of a counter-bid
Standard Chartered	+58p	Bid hopes revived
Quality Software Products	+28p	Warning of takeover
Bentley Systems	+18p	Meeting investors
Non-ECI H&M	+17p	Bid speculation
3i Food Ltd	+17p	Bid speculation
Abbey National	+60p	22p. Gloomy mortgage lending figures
Colson	+47p	182p. Asthma drug trials abandoned
Miles	+64p	+41p better than expected trading news

COMMODITIES

LONDON COMMODITY EXCHANGE		ICE/DAF (London 4000)		LONDON METAL EXCHANGE	
Commodity	Price	Commodity	Price	Commodity	Price
Gold	414.50	Brent Physical	17.00	Copper	259.00
Oil	28.50	Brent 15 day (Mar)	16.70	Aluminium	202.00
Wheat	12.45	Brent 15 day (Apr)	16.30	Zinc	100.00
Soybeans	10.00	WTI Intermediate (Mar)	17.80	Nickel	110.00
...	...	WTI Intermediate (Apr)	17.30

LIFFE OPTIONS

Series	Apr	Jul	Oct	Jan	Apr	Jul	Oct	Jan	Apr	Jul	Oct	Jan
Gold	379.30	379.30	379.30	379.30	379.30	379.30	379.30	379.30	379.30	379.30	379.30	379.30
Oil	28.50	28.50	28.50	28.50	28.50	28.50	28.50	28.50	28.50	28.50	28.50	28.50
Wheat	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45
...

LONDON FINANCIAL FUTURES



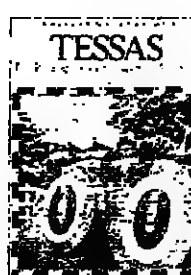
RE-EMERGING 37

Investors begin to look East once again

WEEKEND MONEY

TESSA TIME

The second Weekend Money special guide



Alliance chief urges patience over flotation

Anne Ashworth says investors must wait to see how they will benefit from the free shares

Patience is a quality that will now be required from each of the three million members of the Alliance & Leicester Building Society. Although they are all eager to know how much they will receive when the society floats on the stock market in mid 1997, their curiosity must remain unsatisfied until the autumn.

Peter White, the society's chief executive, has pledged that he will not disclose the exact terms of the free share distribution until the deal has been approved by the Building Societies Commission.

This means that savers and borrowers cannot discover whether the society plans a Halifax-style deal, involving a basic distribution to all members, plus an extra variable distribution for some savers with more than £1,000 invested. Though it has been suggested the society could have in mind a basic distribution only, giving all qualifying borrowers and savers the same amount of shares, Mr White would not comment on this, or any permutation.

He explains that he does not wish to raise false hopes among customers, citing the discontent that arose among Cheltenham & Gloucester members after a High Court ruling which disqualified

384,000 borrowers and 100,000 savers from the £1.8 billion payout.

In spite of Mr White's vow of silence, a few small details have been made available. Only borrowers and share account holders who were on the Alliance & Leicester books at December 31, 1995, will be entitled to free shares. They must remain with the society until the flotation and its conversion to a bank.

In a significant concession, setting the Alliance & Leicester apart from other flotations, those share account holders who had balances of less than £100 at December 31, 1995, will be allowed to replenish their accounts up to the £100 limit, so qualifying for a vote and free shares. They must put the money into the account 56 days before the voting date.

The society says that, so long as they act by the summer, they should be assured of their share of the windfall. If somehow they fail to do so (an expensive mistake), they will be entitled to the statutory cash bonus which will also be on offer to children.

The booklet now being sent to all Alliance & Leicester members sets out no fewer than 45 main share accounts, including the Bonus 90, Bonus 180, Instant Access, KeySaver, Midas and Tessa. The society points out that certain old

share accounts dating back to the days before the merger of the Alliance with the Leicester in 1985 do not appear on the list but still qualify for free shares. In the past, the Alliance & Leicester was famed for the speed in which it launched and then withdrew accounts confusing many customers.

Like depositors with the Halifax and the Woolwich, the million or more Alliance & Leicester customers who have only a deposit-type account and are not borrowers are not eligible to vote and will not qualify for the free shares or a cash payment.

Alliance & Leicester deposit accounts (another lengthy list) include the Prime Deposit, Keyway and the Alliance & Leicester Giro Current Accounts.

This last piece of news will come as a blow to the 1.3 million holders of this account and the other Girobank customers who may have presumed themselves to have a relationship with the society.

Aware of the controversy, Mr White and his fellow executives say one aim of the flotation is to give equal status to all the group's customers, members and non-members. But this is unlikely to pacify the Girobank customers.

Alliance & Leicester members information office 0345 221144



Woolwich woes are mounting

The rising tide of frustration with the Woolwich continues this week with more complaints from readers about their treatment under the terms of the flotation. Some are angry at the length of time to the float that is not scheduled to take place until the end of 1997, while one reader, Lord Coleraine, a solicitor, who challenged the Abbey National during its flotation over the qualification of children for shares, questions the Woolwich's logic in making December 31 the cut-off date.

When announcing the society's plans, Peter Robinson, Woolwich managing director, accused the 30,000 people who had opened accounts in the three days prior to the announcement as "carpetbaggers".

Lord Coleraine cannot understand why these people should be penalised, whereas those who opened their accounts in December are not.

In a letter to the society he said: "You will understand as well as I do that the investors who joined your society in the first days of this year are no more carpetbaggers than those who joined in December, acting possibly on inside information, but certainly with a more sophisticated knowledge of the effect of section 5 and schedule 2 of the Building Societies Act 1986, than the man in the street, whom your managing director so roundly castigates. It would be interesting to know to what extent the membership of your society increased during December when compared with other months."

David Adams, another Woolwich saver from Solihull, is setting up a protest committee to try to get the society to act fairly.

He said: "I think if you have an account you ought to benefit from the shares, regardless of whether you have less than £100."

CAROLINE MERRELL

Weekend Money is edited by Anne Ashworth

More homes will go as aid cuts bite

Lenders are using recent government cuts in state support for borrowers as a lever to speed the process of repossessing the homes of people already struggling to make mortgage payments, it emerged this week.

Housing advisers say more people will have their homes repossessed more quickly as the new regime starts to bite. The evidence is bearing out their fears of last year when the extent of the cuts became clear.

The Council of Mortgage Lenders says the number of households repossessed last year was higher than it might have been without income support cuts. It published figures this week showing 49,410 homes were repossessed last year, against 49,210 in 1994.

The National Council of Citizens' Advice Bureaux (Nacab) says its advisers are

finding borrowers excluded from income support for mortgage payments under the new rules are coming under increasing pressure from lenders. Liz Phelps, Nacab's social policy officer said: "There is no clear pattern but we are seeing evidence with existing borrowers already in trouble that if income support is not being paid, this is the

Time to talk... page 33

last straw. We are also seeing cases where borrowers cannot pay anything for eight weeks (before they qualify for income support) and lenders are threatening repossession".

Phil Harris, adviser at the Colchester Mortgage Arrears Forum, said: "The first stage is those who are in the arrears pipeline now who

are not able to maintain their mortgage payments. There will be a breakdown in cases where lenders are in long term negotiation because there cannot be any certainty among lenders that the mortgage will be paid." He added: "There will be a second stage where people with minor arrears become dependent on benefits long term and they don't qualify for income support. We are beginning to get the situation we anticipated".

Peter Lilley, Social Security Secretary, introduced cuts to income support for mortgage payments last October. They had a dual purpose: to cut the £1 billion annual bill for income support on mortgage payments and to persuade more people to take out private insurance, as part of the Conservative privatisation of the welfare state. Anyone tak-

ing out a new mortgage or re-mortgaging after October 1 1995 then losing their job or falling ill must wait nine months before getting state help with their mortgage. Those who already had loans before October 1 last year but claim after that date will get nothing for two months and only 50 per cent of their interest paid for the next four months. Income support for mortgage interest is now calculated at a standard rate of 8 per cent, rather than the actual rate borrowers are charged by lenders.

Housing advisers say the changes make it almost impossible for ill or out of work borrowers without savings to avoid getting into arrears before income support payments start.

SARA MCCONNELL

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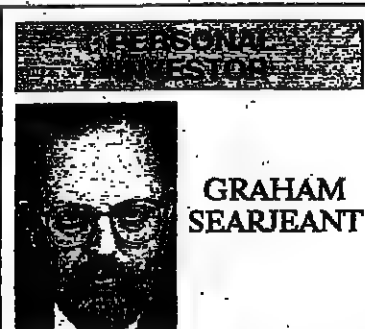
Veteran message for savers

Each year, at about this time, Barclays de Zoete Wedd delivers a simple, powerful message to City investors. It is nearly always the same and applies to private investors too. Over the long term, you would have earned better returns from investing in company shares than in any other common financial asset such as building society deposits, gilt-edged or index-linked bonds. Unless you think something fundamental has changed, shares are likely to build up your long-term savings better in the future too.

The message is powerful because de Zoete, broker forerunner of BZW, started this annual report on past returns in 1956 and has taken many of the calculations back to 1918. If a tax-free fund invested £100 in equities in 1918 and re-invested all the dividends, it should now have an investment worth £617,000. In gilt-edged, the money would be worth £8,300 and if kept in cash (placed safely in the money markets) just £3,700.

The bulk of these increases are eaten up by inflation. Taking that out, equities still averaged an annual real rate of return of 7.8 per cent, gilt-edged 1.9 per cent and cash 1.5 per cent. Figures differ for other long periods but the comparison holds. When inflation was high, gilt-edged and cash failed to maintain their real value even with income rolled up.

Most private investors pay income tax. Even the return on equities derives mostly from their dividends, but allowing for income tax only brings down the returns. It does not alter the pattern. Since 1960, equities returned an annual



GRAHAM SEARJEANT

4.5 per cent in real terms with income rolled up after basic-rate income tax. That is a lot better than gilt-edged produced without deducting tax. A building society deposit with interest paid net produced minus 1.7 per cent.

No wonder marketing rivals and humble salesmen alike are prone to borrow BZW's charts and tables to plug any equity-based product. Why should anyone invest in anything else?

There are two reasons. Most investors are not trying to build the biggest possible capital fund over 25 years, let alone 77. The calculations are nothing like so simple if you need to get the best sustainable income in retirement, to keep money aside for an emergency or want to save over five years to buy a new car or put down a deposit on a house - for most recent decades a better home than any financial investment.

You do not get something for nothing in investment. There is a price to pay for equities' better performance: higher

risk. Any standard-rate taxpayer fearfully unlucky enough to put their all into shares at the 1968 peak and sell at the end-1973 trough would have been left with £27 of purchasing power for every £100 invested. The inflation-ridden 1970s were bad for most investments, but over those six years it would have been far better to keep the money in a building society. Indeed, capital put into shares when they went too high in 1968 did not regain its buying power until 1993. Today, share prices look slightly above their long-term trend.

BZW points out, however, that investors have been paid handsomely for that risk. The more of the performance you can capture, and the more of the risk you can lay off, the more attractive shares become to build savings. The figures assume you spread the risk over many shares. The risk also falls the longer your time horizon. It probably outweighs the advantages over one year, rarely over 25. You avoid the 1968 trap if you invest a little each month, quarter or year. Investing a lump sum at one go is riskier. Sellers of unit-trust savings plans have also long trumpeted the useful quirk of "pound cost averaging". Your money buys more shares when prices are below trend than when they are top. To capture gains, avoid high charges, which plagued personal pensions, plough income back and use tax-free vehicles.

Regular savings using a low-cost personal equity plan or pension plan to invest in unit trusts still look hard to beat - if you are truly patient.

Morag Preston finds owning a pony calls for a tight rein on costs

A suitable case for horse sense

Please, can I have a pony? Six words some parents must dread hearing, particularly since few children will take into account the high costs involved.

For most parents, the realisation that they will be the ones to end up braving the cold and mucking out the stable comes long before any consideration of cost. Financing the latest addition to the family is an expensive afterthought, however, but one that could offer the perfect opt-out clause.

"It's like running another car," says the British Horse Society, which has more than 65,000 members, of whom 90 per cent are female.

On top of the initial purchase price, anyone who owns a horse will have to think about upkeep, which includes bedding, feed, shoeing, routine vet care and insurance. According to Russell Baldwin & Bright, purveyor of horses, 1995 was their worst sales year.

The British Horse Society says: "Horses start at £500 for something a bit little and a bit old. A riding horse might cost £1,000. And a supercharger with a bit of oomph might cost £2,500."

The price of a horse depends on performance, breeding, height and age. A horse will always cost that bit more than a pony.

It costs as much, or even more to keep a bad pony as a good one, bearing in mind that a bad one will be difficult to resell. Buyers are advised to have the horse vetted, to take it home on trial, or to seek a second opinion, although the seller might not always agree. Some of the best horses are sold on by word of mouth, or are advertised in local equestrian magazines.

Excluding livery, the cost of keeping a horse is £170 a month, says the British Horse Society. "People think it's like keeping a dog, but they don't realise that horses need their feet seen to at least every six weeks, and you can't just feed them anything."

Full livery can cost as much as £70 a week, while half-livery costs between £30 and £50, where the owner is required to ride and perhaps groom the horse. If the owner



Nearly a Tiz was: Trudi Williams's pony Tizzy had a brush with death when it was let out of its field on to a foggy motorway

sees to all the needs of the horse, it can cost between £10 and £20 for grass livery, with a further £10 for a stable.

Keeping a horse at home is

only feasible where there is secure fencing and more than two acres of land, but this may work out cheaper in the long run.

Quality and simplicity are the key to buying equipment for a horse, but buying second-hand can cut costs by almost 50 per cent.

The price of tack varies enormously from £7 to £15 for a head collar to £350 to £450 for a new leather saddle.

It is always advisable to buy new yard equipment, including a first-aid and grooming kit, which will cost around £75. A hard hat, which costs between £30 and £55, is perhaps the most essential piece of any rider's equipment.

TRUDI WILLIAMS was in the news last December when her pony was let out of its field in Whitstable, Kent, along with two other horses, which were killed instantly on a foggy motorway. Tizzy, Ms Williams's six-year-old pony, was brought safely back to its field, but was forced to spend a week in Newham Veterinary Court Hospital with a fractured bone and severed tendons.

The vet's bill came to £900, which has already been set-

led through Petplan. "This is only the second year that Tizzy has been insured, and this is the second time that she has been to the vet," says Ms Williams, 21, who has owned Tizzy for four years. "I'm just relieved that I have insurance."

It costs Ms Williams £140 a year to insure Tizzy, who is worth £500. The policy includes death, theft, third party liability, personal accident, veterinary fees up to £2,000, and saddles and tack.

Insurance pays for £900 veterinary fees

INSURING

INSURING a horse and protecting your investment is an important cost factor that is too easily ignored. "When money is tight, insurance is one of the things that people cut back on," says the British Horse Society, which highlights the importance of public liability cover. "It's important in case your horse hits the side of a Mercedes or injures somebody when you are out on a ride. It happens — horses can be irrational." Petplan, the largest equine insurance specialist in the United Kingdom, says that fewer than 50 per cent of horses and ponies are insured. "We have discovered that multiple owners are less likely to insure all their animals," the insurer says.

Petplan offers a range of cover, as well as tailor-made policies. Third party liability is relatively inexpensive, and is usually included in most insurance packages. More than 80 per cent of insurance claims are for vet fees and they are the most important part of the cover, says Petplan. Among the other big equine insurers are E&L Insurance and South Essex Insurance. Bankers Equine Direct, the only direct writer in the equestrian market, which claims to insure more than 15,000 riders, says:

"Our biggest market is the riding club type of person who rides for pleasure, as opposed to high-risk eventing horses. Generally, they are insured for up to £15,000."

New policyholders will receive three months' free cover at E&L Insurance, which says: "Because of the massive steps forward where veterinary medicine is concerned, the veterinary fees for individual claims have tended to be higher."

Anyone seeking insurance cover for their horse should look for a policy that suits their particular needs, but also provides a reliable and efficient service.

A QUESTION OF MONEY

The correct line on running a lottery syndicate

By encouraging friends, family or work colleagues to play the National Lottery as part of a syndicate, you could increase your chances of winning tenfold. If you and nine friends put £1 in each week, you will have an equal share in ten sets of numbers. So if your group won a jackpot of £2 million, your share would be £200,000.

There have already been about 122 winning syndicates at jackpot or bonus level, according to Camelot, the organiser, which says 30 per cent of sales every week go to syndicates. But, unless you take the appropriate precautions, syndicates can turn the best of friends into the worst of enemies. This week, Weekend Money offers some timely advice.

Q How does a syndicate get started?

A Decide exactly who is going to take part in the syndicate, and appoint a manager. This person will be responsible for the running of the group, purchasing the tickets, and the collection, as well as the division, of any winnings. Then draw up a comprehensive agreement, which should be signed by a responsible witness or lawyer, and make a photocopy for every member. If the group changes, a new agreement should be drawn up.

Q What should the agreement include?

A The agreement should include the date and the signature of each group member. The appointed manager's name should also be noted, alongside his or her own signature. Make a record of how the numbers will be selected each week. Note how much each member will pay per week, and the corresponding percentage share of any prize. The agreement should also include a clause outlining what happens if a member forgets to pay. Members should also put in writing if they want publicity in the event of a big win.

Q How do you play in a group?

A There are two ways: weekly or as a multi-draw. To play weekly, the appointed manager should take the group's completed pay slips to a National Lottery retailer and pay for them to be entered. A multi-draw allows the same numbers to be played every week for up to eight weeks. To ensure the choices are entered automatically for the chosen number of draws, the manager should tick the appropriate box in the column marked "Number of Draws" on the pay slip.

Q How do you run a syndicate group?

A Whenever the manager collects the money, weekly or monthly, a record should be kept of who has paid what. After the manager has purchased the tickets, a photocopy should be made for each member and the originals kept in a safe place. The manager should write the syndicate members' names and addresses on the tickets. Any winnings should be collected and shared out according to the agreement.

Q What precautions can be taken by the company employing members of a syndicate?

A For less than the price of a National Lottery ticket, employers can protect themselves against financial loss after a sudden walkout by successful syndicate members. Fielding Mann, a Leeds insurance broker, has underwritten 220 policies since it set up in January last year, in association with Lloyd's of London, to meet the cost of drafting in new staff. Premiums start at £50, and the limit of indemnity is up to £300,000, or more on request. Only two syndicate members need to resign. Fielding Mann says 28 policies were signed at the last lottery rollover.

Fielding Mann: 0113 2390 330
Camelot: 0645 100000

MORAG PRESTON

Focus shifts from first-time buyers

The emphasis on discounts and remortgaging means that rates for first-time buyers are not what they used to be.

Patrick Burton, of London & County, the firm of mortgage brokers, says: "It was always assumed that first-time buyer rates would be lower, but that distinction has now gone. Instead, you have to find a lender who will let you borrow as much money as you need."

First-time buyers are an unknown entity to mortgage lenders because they have no track record to offer. And just as direct insurance companies give large no-claims bonuses and avoid the statistically riskier young customers, so direct mortgage lenders, too, are careful to pick safe customers.

Their rates for borrowing 95 per cent of the cost of the property are uncompetitive,

Lenders change tack to court safer borrowers, writes Sarah Jones

and their better rates have low maximum advances. One exception is First Direct's 6.95 per cent variable rate for a 95 per cent loan.

Similarly, some of the best fixed and discount rates have low maximum advances. The Hincley & Rugby 0.5 per cent one-year fixed rate has a maximum advance of 70 per cent, as does the National Counties 1.5 per cent discount for five years.

So where can a first-time buyer find a good rate? It tends to be very expensive to

borrow the total value of your property. The Bank of Scotland does offer a 100 per cent loan — but at a variable rate of 7.99 per cent. It would be better to take a cheaper 95 per cent advance, borrowing the remaining 5 per cent from elsewhere.

If income is tight and a borrower needs to budget, London & County suggests the Northern Rock five-year fixed rate of 6.99 per cent. With that solution, even if rates shoot up after the next general election, mortgage payments will remain the same.

If a borrower can be more flexible, the Coventry's 1.25 per cent discount off base rate until 2000 is worth considering. It means lower payments than with the Northern Rock at the moment, but if interest rates go up, borrowers would need to be able to cope with higher payments.

Loan sum adds up to confusion

Along with compulsory building insurance, it seems that you now need a sound knowledge of algebra to get a good mortgage rate.

A Times reader recently asked Cheltenham & Gloucester, his mortgage lender, why the monthly payments he makes for his fixed-rate mortgage are being varied by the society. The lender's explanation is shown in the illustration.

What the lender was trying to say is that Miras, mortgage relief, has been reduced twice since he took out his fixed-rate mortgage and that this will inevitably alter his repayments. Because he is on an "annual instalment review scheme", he did not immediately start paying the extra interest caused by Miras going down.

So, for a while, he was paying less than he was being charged. It was all rejigged at the end of the year and the extra interest

$$A \times (1 + i)^n - L \times (1 + i)^n$$

$$= P \times \frac{1 - (1 + i)^n}{i}$$

Lender's formula for Miras calculation

he had yet to pay was slapped on to his statement, making the capital sum he owes appear greater than it was two years ago. They used the formula, above, to calculate his new repayment instalments.

"I happily now accept why my mortgage payment changed," says our reader. "I'm just bemused that my fixed rate is not fixed and the capital I owe is now greater than when I started, and it's all worked out by this extraordinary formula."

The lender did provide a key to the formula. A = balance of loan, i = interest

rate, n = remaining term of years, L = limit of tax relief, and t = tax rate. Debi Isaac, of Cheltenham & Gloucester, said: "We used the formula to illustrate to him that he is paying the correct instalments. It may look ludicrous out of context but it makes sense within the full explanation our customer received."

Most mortgages come within the Miras (mortgage interest relief at source) scheme which allows you to pay a reduced level of interest to your lender. That currently means you pay 15 per cent less interest on the first £30,000 of your loan. The lender in turn claims the shortfall from the Inland Revenue. The relief was reduced from 25 per cent to 20 per cent in April 1994 and subsequently to 15 per cent last year.

SARAH JONES

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Simple and
But what's the point

Fitz would break the silence of the lambs

The bosses of the Alliance & Leicester Building Society have obviously been watching too many TV police dramas. After a surfeit of *Cracker*, they have become hooked on suspense and have come to believe that their customers share the same weakness.

Fitz, the bulky psychologist, embodied by Robbie Coltrane, would put them right in a few blunt words. In real life, people prefer certainty.

When the Alliance & Leicester confirmed its plans to seek a stock market listing this week, few details were available. The all-important structure of the share distribution remains a secret. This means that no-one knows whether long-term savers with four-figure balances will receive a greater reward, or whether every qualifying saver will be treated equally. The



COMMENT
ANNE ASHWORTH
Personal Finance Editor

Alliance & Leicester's patronising refusal to elaborate on its plans contrasts markedly with the Halifax and the Woolwich, the other societies destined to become banks. Recognising their members' right to information, both outlined how they would divide the spoils.

Of course, no saver at either society yet knows how many free shares he will receive. But the terms are clear. The Alliance & Leicester, which has been

seriously considering conversion for several years, has little excuse for being unhelpful. It cannot argue that its scheme is still being drawn up, especially as it aspires to become a quoted company before its two rivals.

The society claims that it wishes to spare the three million members the pain suffered by those who were suddenly excluded from the Cheltenham & Gloucester payout. But it also has on its mind the already consider-

able discontent among the two million customers who cannot benefit, including the Girobank faithful. They maintain that the acquisition of Girobank gave the Alliance & Leicester the muscle to achieve its current position.

The Alliance & Leicester hopes it will lessen the offence given to this group if it stays silent for as long as possible about the size of the windfalls. It would be better to come clean now and offer those who cannot join in the fun a discount on the shares at the stock market debut.

Climate of fear

The financial habits of the nation are nowadays as frequently surveyed as those of the sexual sort. In the main, this money-management research tells you next-to-nothing that you

did not already know. However, a report from the Association of Unit Trust and Investment Funds (AUTIF) does give food for thought.

Callers to AUTIF's information service were quizzed on their plans for retirement. Among this group of people already interested in investment, more than half of those over 35 had no idea how they would fund their retirement. A lack of pension planning was most marked among all the women respondents.

This level of ignorance is alarming. It also shows that insurance companies and company pension schemes are failing to promote properly the need for retirement provision. One sad consequence of all the pension scandals seems to be that people are as fearful of the means of pension savings as of poverty in old age itself.

PETER TREVINO

Highway robbery premiums

Marianne Curphey on the rise in motorway getaways

Millions of people who live within easy reach of a motorway are at a greater than average risk of being burgled, research by insurance companies has shown.

Cities like Bristol, Birmingham and Oxford are popular with organised gangs who stage early morning raids and then drive back to London or other big cities to sell stolen goods in pubs and car boot sales in the afternoon.

Since their booty is sold on so quickly, it makes it more difficult for the police to trace.

The Association of British Insurers says towns on the borders of the M25 and with connections to the M3, M4, M11 and M40 are at risk, as are Scottish towns within easy reach of the North East of England. Royal Insurance, with one million UK motorists and 2.5 million homes on its books, said the problem is growing.

"In the old days criminals lived and burgled locally," said Roy Randall, head of communications. "Now the pattern is changing and they are travelling further afield, and areas close to motorways are bearing the brunt of this."

In addition, Wiltshire, Berkshire and Avon, the counties surrounding the M4 between London and Bristol, are notorious for computer chip theft. With the advent of new technology, insurers are now able to make very detailed assessments of your chance of being burgled. The Royal now uses a

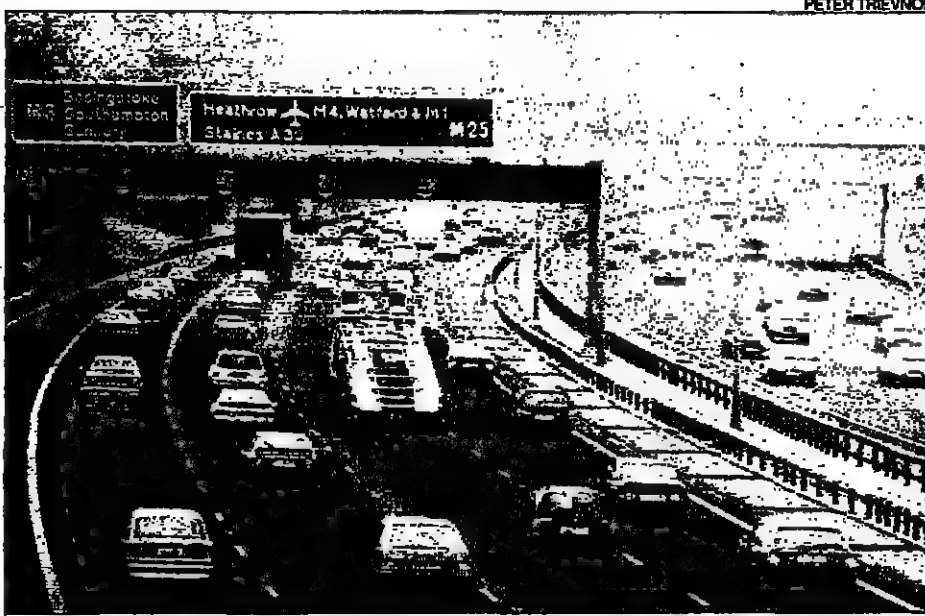
database to analyse risk by looking at postcodes, which breaks down areas into units as small as 15 houses.

"It is possible you could be paying less than your neighbours in the same street and the difference in premiums within one borough could be as much as 10 to 15 per cent. We have 1.6 million post codes on our database and we can identify, for example, whether your home backs on to a school playing field. If it does, it might carry a greater risk because of easy access for burglars," Mr Randall said.

Though it is difficult to find an average premium because rates vary so widely, for a Victorian three-bedroom detached house in a town like Reading, a 15 per cent difference in price could mean £22 more or less on a basic £150 buildings premium. The Royal also applies postcode ratings to the one million motorists it insures, since vehicle theft is one of the fastest growing crimes in the United Kingdom.

Direct Line, the direct insurers with 750,000 homes on its books, says analysing risk for buildings and structure as well as for household contents by using the full postcode and not just the borough, is becoming increasingly widespread.

"Though we do not use full postcodes in all areas, they are useful in places like London where some homes are built on hills and the clay soil underneath is very susceptible to subsidence in the hot weather. Likewise, a home close to a river is at greater risk of flooding than one three quarters of a mile away," it said.



Heavy costs: living near a motorway makes transport easier — for thieves especially

New technology has also brought more sophisticated ways of detecting fraud. The Royal uses an image-processing system which can tell whether invoices or quotations for repair work have been tampered with in order to increase the claim.

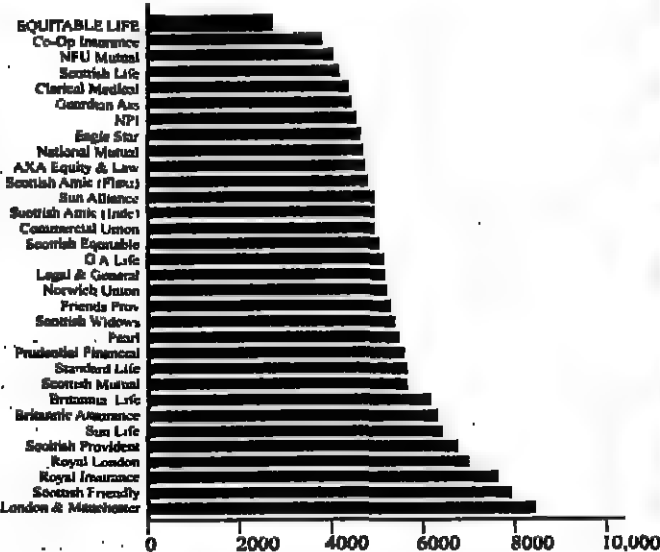
"Industry research has revealed one in four claims are fraudulent in some way, but by detecting fraud we can help to keep costs down and ensure innocent policyholders are not paying for other people's dishonesty," Mr Randall says.

Insurance firms with large databases can track policyholders who make multiple claims, or spot patterns of claims. The Royal gives a 5 per cent discount to householders who are members of a neighbourhood watch scheme, and a further 15 per cent if you fit a burglar alarm.

If you are prepared to haggle over the premium you are offered, and you are prepared to pay the first £100 to £500 of any claim, your insurance company may agree to reduce the fee in order to keep you as a customer.

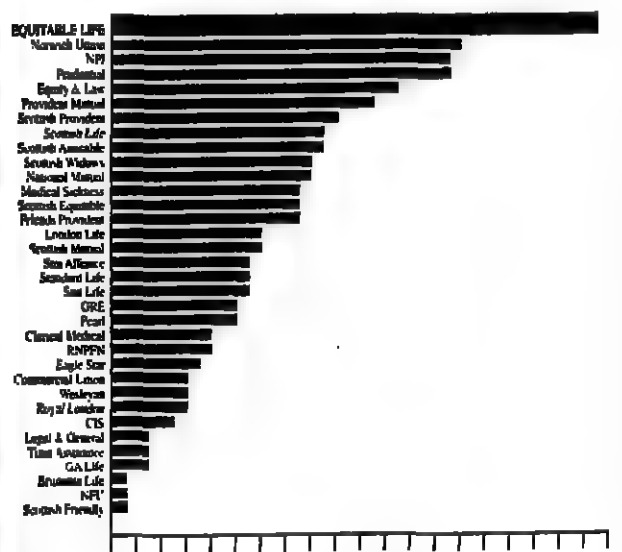
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The effect of charges

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Marianne Curphey considers the rates now on offer from National Savings

Many happy returns for investors who played safe

In spite of the recent reduction in interest rates for National Savings certificates, thousands of savers will have a cause for celebration in the coming weeks. These are the people who invested in the 35th issue of fixed-rate certificates five years ago and locked into a rate of 9.35 per cent.

Their funds are maturing between now and the end of March. Though at the time the rate looked rather miserly, compared with the building society variable rates of up to 15 per cent, as interest rates fell it became increasingly attractive. Now every £1,000 invested has grown to £1,574 and the interest is tax-free and waiting to be collected.

National Savings products are backed by the Government and are regarded as a safe form of investment. They guarantee a return of your capital, plus varying rates of interest, depending on the type chosen. They are a huge source of revenue for the Government and contributed £2.8 billion to funding in the tax year to April 1995. This year that figure is expected to rise to £3 billion. Currently, 30 million people have National Savings products and their holdings are worth £54.5 billion.

One of the advantages of National Savings certificates is that they are tax-free — they compare favourably with most building society accounts, which take tax off before you receive interest. For higher rate taxpayers the tax advantages are even greater. Interest

is added on to the value of your certificate, and you get it when you cash in the certificate.

Savers benefit from National Savings when the Treasury needs money and sets rates high. But rates are subject to political pressure and the Government has just announced it intends to reduce the interest rates, a move prompted by the fall in yields on gilts, which are fixed-interest stocks issued by the Government, and by the cut in the bank base rate.

Some changes will be immediate, others will come into force next month. So are the National Savings products still competitive, or would savers be best advised to look elsewhere?

PREMIUM BONDS

The £1 million Premium Bond jackpot has survived, but at the expense of the growing number of small payouts of £50 and £100. From May, the number of prizes will be limited to 350,000 a month and the interest rate on Premium Bond investments, used to fund prize money, will be cut from 5.2 to 4.75 per cent. National Savings says it has increased the size of prizes in response to customer demand.

FIXED RATES

Savings certificates: The 9th Index-linked Issue certificates are now on sale and offering a return of 2.5 per cent per annum compound on top of the rate of inflation, compared with the 8th issue, which was pegged at 3 per cent and is no longer available. The minimum investment is £100, up to a maximum of £10,000, and must be held for five years. The new 43rd fixed rate issue will pay 5.35 per cent a year compound if held for five years, down half a point.

The latter is still a good investment, says David Wells of Binder Hamlyn, the independent financial adviser. "For a higher rate [40 per cent] taxpayer to match a 5.35 per cent tax-free rate, he or she would have to find an investment worth 8.92 per cent before tax. With the index-linked issue, if inflation remains at 3.2 per cent, the return after five years is 5.7 per cent, which to a higher rate taxpayer is worth 9.5 per cent. If inflation rises, this investment will give you an even better return."

He believes savers who can afford to take a five-year view should also be looking at investing in tax-exempt special savings accounts (Tessas — see the Weekend Money Guide with today's paper) and personal equity plans (PEPs).

Capital bonds: These bonds, which have a minimum opening balance of £100, have fallen 1.1 points to 6.65 per cent



National Savings products have always been safe and sound but are they still competitive?

compound, if held for five years. They are paid gross, but the interest is taxable. Likewise, rates on Children's Bonus Bonds, which are tax-free, have fallen 1.1 points to 6.75 per cent on investments between £25 and £1,000.

David Wells still believes the Children's Bonus Bonds are a good investment, as they remain the market leader.

Pensioners guaranteed income bonds: The new issue, Series 3, now pays gross, taxable interest of 7 per cent (down from 7.5 per cent) over five years. Mark Bolland of Chamberlain de Broe describes these bonds as "ultra-guaranteed, but not very exciting". He says their worth depends on the direction of interest rates over the next five years — if they fall, then 7 per cent looks like a good deal.

Kenneth Clarke, the Chancellor, announced in his last Budget that the qualifying age for Pensioners Bonds was

being reduced from 65 to 60. Anyone who wanted to take advantage of this and planned to transfer out of existing Income Bonds into Pensioners Bonds will still be allowed to buy into Series 2, with its rate of 7.5 per cent, provided their applications to do so were received by January 25.

First option bonds: These pay gross rates guaranteed for a year at a time. For investments of between £1,000 and £19,999 the rate is 6.25 per cent (down 0.15 of a point), while above £20,000 it has fallen 0.3 of a point to 6.5 per cent. Marion Coss, of Sedgwick Financial Services, says these bonds are an advantage to non-taxpayers because they remove the hassle of having to claim back tax already paid.

VARIOUS RATES

National Savings variable rates, meanwhile, look less competitive and poor in com-

parison with postal accounts from some of the building societies. From March 1, the National Savings ordinary account will pay 2.75 per cent (down 1 point) on balances of £500 to £10,000. Bristol & West's postal account, meanwhile, is paying 5.75 per cent gross on balances of more than £5,000.

After basic rate tax at 25 per cent, this would be worth 4.3 per cent. However, come April savers will see tax on their interest drop to 20 per cent after measures to reward savers in the Budget. Northern Rock is currently paying 7.20 per cent gross on balances of £25,000 in its 120-day notice postal account.

Income bonds, which are a three-months' notice account paying gross interest, are now paying 0.25 per cent less interest. Between £2,000 and £24,000 the rate is 6.25 per cent, rising to 6.5 per cent for amounts between £25,000 and £250,000.

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When it's good to talk

Sara McConnell
explains the
reasons for
repossession
and the easiest
ways to avoid it

Q You miss a mortgage payment and your lender writes to you asking why. What do you do next?

A You should reply to the letter, even if your instinctive reaction is to throw it in the bin and forget about it. If you ignore the first letter you will get another in about two weeks, asking what is going on, followed by a series of letters at approximately weekly intervals. The tone will become less concerned and more threatening. You will stop being addressed by your name and become Sir or Madam. The lender's solicitors will take over, threatening court action to repossess. The more problem lenders have making contact with you, the more aggressive they are likely to be in the long run. Keith Tondur, director of Credit Action, the educational charity, says: "The best thing to do is get the lender on your side. You could even go so far as to warn it in advance if you hear there could be redundancies at your firm. The lender could suggest an adjustment of mortgage payments to help."

Q The reason why you can't pay your mortgage is because you have lost your job. Where do you go from here?

A You should sign on immediately for income support to help you with



Nowhere to go: the misery of homelessness as vividly portrayed in *Cathy Come Home*

mortgage payments. Even if you have received a redundancy lump sum and so have too much money at the moment to qualify, signing on immediately could prevent delays in income support when you come to claim. You should be able to claim unemployment

benefit. You will not qualify for income support if your married partner is still working, even though your mortgage was calculated using both your incomes. If you have private insurance to cover your loan, you should claim at once because you normally

have to wait at least a month for a payout, and delays in claims delay payouts.

Q Income support will pay you nothing for the first two months and then only 50 per cent of your interest for the next four, although you

will get it eventually. How can you manage now?

A This delay is bad news, particularly if you have few savings and your redundancy payment was small or non-existent. You will almost certainly slip further into arrears. Even if you have avoided your lender until now, you should start to negotiate. You can negotiate at any stage, even when you face a court hearing. You should also talk to your local Citizens Advice Bureau or your local authority debt advice service. If you have mortgage debts, you are probably having problems with other bills as well. Check you are claiming all the benefits to which you are entitled.

Q You get a summons to the county court from the lender's solicitor. Is this the end?

A Your arrears are rolling up and you are falling further behind with payments. But you can still negotiate with your lender. Contact the lender directly rather than the lender's solicitors. Before you get to court, try to contact the Citizens Advice Bureau's office at the court. It may be able to represent you and will try to get you a suspended possession order, allowing you to keep your home as long as you pay the amount set by the court for a certain period of time. The court does not have the power to dismiss the arrears or decide you can pay less than at least the mortgage you are meant to be paying. Alternatively, the judge can throw out the possession altogether (unlikely) or grant the lender repossession in 28 days.

Credit Action: 0800 591084. **Citizens Advice Bureau:** see your local phone book. **Money Advice Association:** 071 236 2566.

A policy of response to criticism

Lenders and insurance companies are being forced to review the terms and costs of private insurance to cover mortgage payments after fierce criticism of existing policies. Last October's cuts in income support highlighted the inadequacies of policies which did not cover existing borrowers or the self-employed, did not pay out for up to six months and were too expensive for many borrowers on top of mortgage payments. Research, most recently on behalf of the Department of the Environment, found that two thirds of the claims made on mortgage payment protection policies were rejected.

Now insurers say they are trying to make up for past failings. Steve Devine, strategic development manager of Pinnacle Insurance, which underwrites large numbers of policies for lenders, says: "One thing that's emerged out of all this is that insurers have a perception and image problem with the pub-

lic insurers have to get their act together." The Association of British Insurers, the industry's trade body, has put together a code of practice under which companies should explain conditions and exclusions clearly to borrowers and commit themselves to assessing claims promptly and efficiently.

There is some evidence that cover and costs are adapting to the new regime. Two societies, the Skipton and the Market Harborough, now offer their existing and new borrowers free unemployment insurance for the term of the mortgage. The policy will pay the mortgage only to cover the nine-month gap until borrowers can claim income support. The Skipton policy will not start paying until a borrower has been unemployed for two months, while the Market Harborough will not pay out until one month is up. Both societies believe it benefits them as well as borrowers if they can avoid

the costly process of repossessing homes and trying to sell them in a dead housing market.

According to Mr Devine, most lenders now offer existing borrowers cover as well as new borrowers. Some, including Lloyds Bank, Commercial Union, Midland, General Accident, National & Provincial and Birmingham Midshires, have portable policies for borrowers who have their mortgages with other lenders.

But critics of the policies say cover on most policies is still too restrictive. Self-employed or contract workers, for example, often have to demonstrate that their contracts have been renewed without a gap over a set period before they qualify. To claim, self-employed people may have to show that they have told the Inland Revenue that they have gone into liquidation.

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Caroline Merrell on the shake-up of a trust group after more than 100 years

When investors have to cope with a break-up

The dismemberment of the River & Mercantile group, one of the UK's largest investment trust groups will bring to an end more than 100 years of association with the investment trust industry.

The management of the five-strong investment trust range, with about £370 million in assets from thousands of investors, is in the process of being auctioned off to pay for the expansion of the remaining business in other areas.

The holding company for the investment trusts, River & Mercantile Investment Management (RMIM), is spinning off the management to build up a new unit trust operation. Already, the income trust has gone to Jupiter and the American trust has been passed over to Henderson Touche Remnant. It is rumoured that River & Mercantile Trust itself is about to be snapped up by Robert Fleming, the investment bank.

The sharp change in direc-

tion of the group was precipitated by the acquisition last year of a 49.9 per cent stake in RMIM by John Beckwith, a property developer.

Mr Beckwith has an option to buy the remaining part of RMIM, which is owned by the £200 million River & Mercantile Trust. The trust is the jewel in the River & Mercantile crown and can trace its roots back to 1881, when William Gladstone was Prime Minister. It was set up to provide funds for the development of industry in Argentina.

Other investment trust managers are circling round to try to buy up the funds — either to increase their funds under management or to try to fill a gap in their fund range.

A change in fund manager does not need shareholder approval, only the board of the particular investment trust has to agree to the transfer. The seemingly less important action of changing a trust's name does need shareholder approval. It is a condition of the transfer that all five investment trusts change their



Gladstone was PM when River & Mercantile Trust was set up

names. So what can the thousands of investors with River & Mercantile expect under the new arrangements? This week, Henderson Touche Remnant announced that it had taken over the running of River & Mercantile's American fund. The fund will fill a gap in the Henderson Touche Remnant stable — it is unusual in not having a specialist American fund.

James de Saumarez, Henderson Touche Remnant Investment Funds managing director, said it would offer investors in the £28 million fund the opportunity to roll over investments into a new fund when the investment trust comes to the end of its life in three years.

The fund manager also pledged to reduce the discount on the split capital trust, which is currently around the 30 per cent mark. The fund will be managed by Christopher Galleymore, head of Henderson's North American team.

Mr de Saumarez said: "North America has been a significant gap in our range of managed investment trusts and we are delighted that R&M have decided to join us and fill that gap."

Mr de Saumarez said he would consult the shareholders about what form the new investment vehicle would take, adding that it would not necessarily be offering a split capital trust as the successor.

Mr Galleymore was optimistic about the prospects for the US market this year. He has managed to outperform S&P 500 index by 1 per cent a year over the past ten years.

The only change proposed for those invested in the River & Mercantile's £75 million

extra income fund is a change of name. John Duffield, Jupiter chairman, said Jupiter was in the process of writing to shareholders to get approval for the name change. The shares in the fund are now trading more or less at par to net asset value.

Jupiter is taking Anthony Nutt, the investment trust manager, from River & Mercantile. Mr Duffield said: "There will be no change in the investment trust strategy."

The wind-up date of the fund is in four years' time. The fate of the remaining two trusts is yet to be decided. Hambro Magan, the merchant bank carrying out the auction, declined to comment on the progress of the sale of the two remaining funds.

Guinness Flight is believed to be the lead contender for the management of the R&M Smaller Companies Trust. The carve-up of the investment trust group has left many analysts baffled. After all, they point out, it is perfectly possible for investment trusts and unit trusts to coexist within the same fund management group. Perpetual, Schroder, M&G are just a few of the investment houses that run both types of fund.

Rob Robertson, Kleinwort Benson's investment trust analyst, said: "The whole thing could be seen as a revenue-raising exercise to fund expansion of the business."

There is a general consensus among analysts that the investment trust market is set for rationalisation. Funds trading at big discounts could be the target for fund managers looking to increase their funds under management. The attraction for investors is that they could benefit from a decrease in the discount.

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while Marianne Curphey gives a progress report on a venture capital group

Adventure with a new 3i Pep

The venture capital company, 3i, which brought Alders, Laura Ashley, Waterstones, Denby Pottery and Prontaprint to the stock market, is about to relaunch its own personal equity plan (Pep).

More than 500 private investors already hold the 3i group investment trust shares in a general Pep (it is not eligible for the single-company Pep) and most of them joined last July after a change in the rules under which trusts qualified as Pepable.

3i aims to invest in small unquoted companies with potential to grow and to lend them investment capital to expand. The company, once called Investors in Industry and established in 1945, invests more than £1 million every day and has supported more than 1,300 management buyouts and over 300 buy-ins. Since its flotation in July 1994, the value of its shares has risen 53 per cent, while that of the FTSE all share index has risen 22 per cent. After coming to the stock market at 272p, its shares are now trading at about 411p, after reaching a high of 444p last November.

There is no initial charge to set up the new 3i Pep, but there is a management charge of 0.5 per cent each year and a 0.25 per cent levy on the value of shares bought or sold through the plan.

Recently, 3i shares have been edging lower. One of the reasons was Midland Bank's decision to sell 30.7 million shares, 5.3 per cent of 3i's share capital, worth £120 million.

So have we seen the best of the trust's growth, or is there more to come?

Iain Sculler, investment trust analyst with SBC Warburg, believes the shares are "pretty dull" and are unlikely to show much movement unless smaller companies in general are retested in the market. He also suspects Barclays and the Royal Bank of Scotland may wish to follow Midland's example and sell their stakes, worth a combined 8 per cent of share capital, which would further depress prices.

His recommendations for those investors keen on smaller companies would be Invesco England and International; NatWest Smaller Companies and Hoare Govett Smaller Companies trusts.

Matthew Orr, of Killick & Co, the broker, says 3i has been "a tremendous success" since it was floated and has a very diverse portfolio. He believes there is room for smaller companies, which failed to match the strong growth of the FTSE 100 index of leading shares last year, to catch up in 1996.

3i has a good geographical spread with offices around the country and, unlike many venture capital companies, can afford to be choosy about the enterprises it backs. I am bullish about the UK stock



Waterstones was one of 3i's better-known launch successes

market this year because I believe interest rates and inflation will continue to fall, which will boost equities," he says.

However, for investors looking to invest in small companies, he also recommends the Invesco English and International trust (currently trading at 148p per share), and Montanaro UK Smaller Companies, a relatively unknown trust launched last year currently trading at a discount to net asset value. This means the shares are selling for less than the trust's underlying assets are worth and may indicate that they are a worthwhile purchase.

Peter Walls, investment trust analyst at Credit Lyonnais Laing, says 3i shares are "not a bargain" for investors because they are still trading at a slight premium to their net asset value.

However, over the last 12 months the premium has come down from 14 per cent to around 4 per cent now.

He suggests that if investors do buy into a 3i Pep, they should be prepared to hold the shares for at least five years, possibly ten, to take full advantage of tax-free growth.

He says: "It is a solid but unexciting investment. Smaller companies may start to pick up in 1996 but will probably not do so well in 1997."

"In the context of the FTSE all share index I would rate the 3i investment trust as medium-to-low risk. If you are looking to buy into venture capital I would recommend Murray Ventures, which does larger and fewer deals than 3i."

This trust's shares are currently trading at a 15 per cent discount to their net assets value and are likely to do better than 3i in the next couple of years.

Meanwhile Hill Samuel Asset Management is launching a UK emerging companies investment trust which will invest in about 40 quoted, smaller companies, mostly with market capitalisation below £50 million. (Market capitalisation is calculated by multiplying the share price by the number of

shares in issue). Ordinary shares will be issued at 100p per share, with one free warrant for every five shares allotted.

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Investors can now have designs on Laura Ashley, thanks to 3i

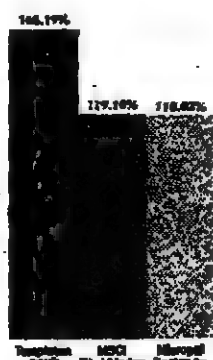


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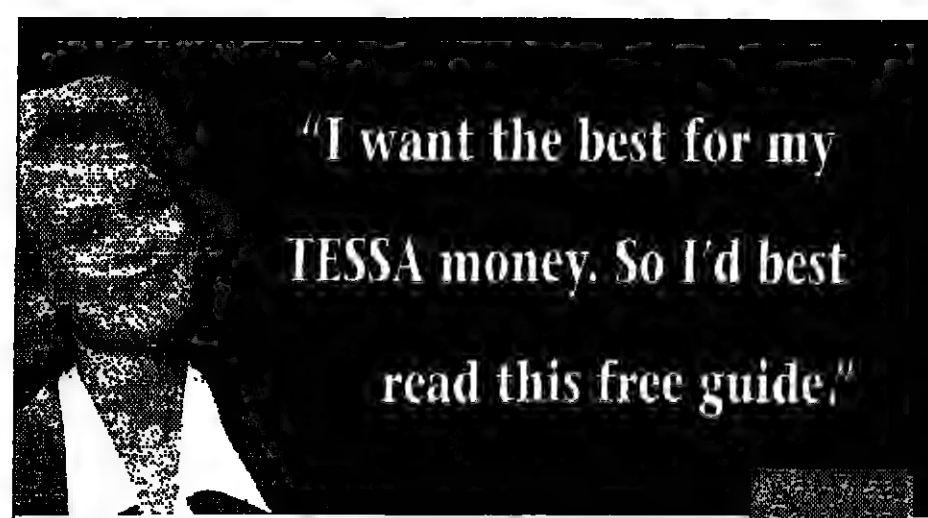
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Take a share in the profits

Clare Stewart tells shareholders what they need to know to get a bigger slice of the investment cake



Dividends are small payments that often make big news. In Granada's bitterly fought takeover of Forte, the hotel group, the special dividend payments promised to Forte shareholders was an important part of the package that helped to swing the vote in Granada's favour.

The level of dividend payouts made by the privatised utilities has also been in the spotlight, with electricity and water companies providing some of the best dividend returns in the stock market.

Q What is a dividend?

A Publicly quoted companies share part of their profits with shareholders by way of dividends. For each share held, a dividend of a specified amount is normally paid. The payments are usually in two stages. The first is made after the company announces its half-year or interim figures, with the final dividend figure given with full-year results. Shareholders vote on the proposed payouts at the company's annual meeting.

Q How are dividends paid?

A Payments to ordinary shareholders are made

after those due to preference shareholders. Payments are made net of tax, with basic-rate tax deducted in the form of advanced corporation tax paid by the issuing company.

Q What if I, as a shareholder, do not pay tax?

A The dividend payment comes with a tax voucher

stating how much has been deducted. Non-taxpayers or those on low incomes can claim back the income tax paid at 20 per cent.

Q Do I pay more if I am a higher rate taxpayer?

A If you are a 40 per cent taxpayer your dividend income will be liable to a

further 20 per cent tax, with dividends added on to your total income.

If, for example, you received £4,000 in dividend payments, on top of other earnings totalling £22,000, the extra tax liability would be £340, arising from the £1,700 of income tax at 40 per cent. This applies in the current tax year where the threshold for 40 per cent tax is £24,300, rising to £25,500 in 1996-97. Dividend income has to be declared on annual tax returns.

Q What are special or super dividends?

A These have hit the headlines recently with a number of the regional electricity companies such as Yorkshire and East Midlands giving shareholders an extra dividend on top of normal payments. Companies making these payments may be looking to return surplus cash to shareholders, a move that will serve to boost the attraction of the shares, or the payment may be given in the course of a takeover battle.

A company lending off a hostile bid might promise extra dividends to its shareholders as part of a reward package to help to ensure their loyalty.

For in its bid to fight off Granada promised to raise the annual dividend by 20 per cent a year until the end of the decade. Granada countered by raising its initial offer for Forte to £3.74 billion and included the option of a special dividend of 47p per Forte share.

For non-taxpayers shareholders such as the pension funds, that 47p would be bumped up with a tax credit of 12p - no small sum considering the millions of shares held by these big institutions.

Q What does xd mean in share price listings?

A If xd appears next to a share price in newspaper listings it means ex-dividend. That is to say if you had just bought the shares you would not be entitled to the most recently announced dividend payment.

Q What is the dividend yield?

A This is a measure of the return provided by dividends on your share investment, and used as one of the measures of a company's performance. Newspaper share listings will show a yield figure that will vary with each price change.

If, for example, you bought shares in Sprocket Ltd for 500p and received a dividend for the year of 14p gross, the yield would be 2.8 (14p as a percentage of 500p).

A high-yielding share might indicate better immediate returns, but could also mean that the company is showing only slow profit growth. A low-yielding share might be seen as a company promising substantial profit growth and dividends in the future.

These assumptions can be challenged, however, given that dividend payments are variable and at the company's discretion. So they could be influenced not just by profitability but by other factors such as the threat of a takeover.

Q What is meant by dividend cover?

A This can be read as an indication of the company's financial health. The dividend cover is calculated by dividing the available net profits by the total cost of the dividend payments. If Sprocket showed a net profit of £22,000 and decided to pay out £6,000 in dividends, the dividend cover will be 3.6 times.

The higher the figure the healthier the business looks, though there are occasions when a company continues to pay a dividend even though it is making a loss. If it believes its losses are only temporary it may well draw on its reserves to meet the dividend payment, hoping to reassure shareholders and prevent the company's share price falling sharply.

Q Do companies have to pay a dividend?

A Dividend payments are optional payments made by the company directors, though the failure to pay is clearly going to diminish the attraction of the shares and therefore knock the share price. A decision may be taken to pass or reduce the payments if the profits have fallen, though companies again might seek to reassure shareholders by forecasting a return to dividend payments by a certain date.

Q What is a scrip dividend?

A Shareholders may be given the option of taking the dividend, in cash or subscribing for an equivalent value in shares.

Q Where can information on a company's dividend performance be found?

A Annual reports will usually detail the company's performance in terms of profits or losses, dividend growth and share price performance over a five-year period.

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Karen Zagor examines a sector that is back in fashion

Emerging into favour

After two years in the doldrums, emerging markets have started the year with a bang, encouraging investors to turn their attention back towards Eastern Europe, Africa, Latin America and Asia.

Jean De Bolle, global portfolio manager at Foreign & Colonial emerging markets, notes: "The sentiment clearly turned during December and that has continued through the new year. Most emerging markets are up 5 per cent, and many are up 10 per cent in US dollar terms since the start of the year. And they are still quite cheap on a relative basis."

But with the memory of Mexico's financial collapse still fresh, the faint-hearted would do well to steer clear of emerging markets — those countries in which the economy has not yet matured, such as India, Thailand, Chile, South Africa, even Greece or Portugal.

Such investments usually involve buying the shares or bonds of a company which is either based in an emerging market or does the bulk of its business in one. For private investors, the easiest way to put money into an emerging market is through a specialised investment or unit trust.

Because of the rapid economic growth, emerging market investments can provide far higher returns than investments in more mature, and safer markets. According to figures from Micropal, £100 invested in an average emerging market fund in January 1990 would have grown to £292.39 by January 1996, compared with £213.39 for the average UK equity growth unit trust. The discrepancy between different emerging market funds, however, is enormous.



The same amount invested in top-performing Genesis Chile Fund would have risen to £737.04. At the bottom of the performance table, £100 in BMF Indonesian Growth fund would have dropped to £44.67. However, experts are optimistic as a growing number of countries in Eastern Europe, Latin America and Africa appear to be on the road to

greater political and economic stability. Richard Luddington, head of emerging market debt syndicate at J P Morgan, says: "The current, relatively low level of international interest rates and the expectation of sustained growth rates for emerging markets, especially when compared with G7 countries, are making people feel pretty bullish in 1996."

Among those in favour, Eastern Europe has been strong for several months, and Foreign & Colonial believes that the future looks bright. Latin American markets suffered last year by their association with Mexico. This year, Mr Luddington expects slow but level growth from Argentina and Mexico after last year's negative growth.

Investors are also increasingly optimistic about the prospects for Chile, Peru and Brazil.

In 1995, Africa enjoyed a year of unprecedented growth for foreign investors, with returns, in US dollar terms, in the region of 40 per cent. The lifting of apartheid in South Africa has proved the catalyst for change throughout the region. African countries are edging towards more realistic exchange rates, lifting exchange controls and removing subsidies and price controls, all of which makes for a better investment environment.

"South Africa has done surprisingly well," says Mr De Bolle. "The political risk has diminished and the new ANC Government has shown itself very capable of managing the economy." Later this year, Mr De Bolle expects strong returns from Korea and India. Russia, however, remains an enigma. The advantages of the country's rich resources have been more than offset by its crumbling infrastructure, chaotic regulations and political instability. Some problems that faced investors have been resolved, but, with a presidential election looming, the consensus is that investors should watch rather than jump in.

One lesson that came out of Mexico, says Mr Luddington, is that investors should pick individual countries rather than put their money into a region. "Make sure you read as much of the available economic data on the individual countries as possible. That way you can compile some sort of batting order in terms of preference for investments. Above all, make sure you achieve a balanced portfolio in terms of geographic risk."

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Fidelity, the world's largest independent fund management company, launched its Triple Performance Pep last week, aimed specifically at the "more sophisticated investor".

The Fidelity Triple Performance Pep combines top-performing funds — Special Situations, European Trust and South-East Asia Trust — within a Pep portfolio. For the first time, the South East Asia Trust is available within a Pep at a lower initial charge than the standard 5.25 per cent unit trust equivalent.

Investors who take a Triple Performance Pep in the 1995-96 tax year, at 3 per cent initial charge and 1.5 per cent annual management fee, will have the opportunity to invest in a new Pep in 1996-97 with no initial charge. The minimum investment is £3,000. An investor using their full allowance for the current year and next can invest up to £12,000.

The current Pep market is two thirds income and one third growth, according to Barry Bateman, president of Fidelity Investments Europe,

Pep with mix of funds for astute investor

who says the more discerning Pep and unit trust investors are looking for capital growth. Mr Bateman adds: "There has recently been a proliferation of Peps, emphasising income from UK investments, but Fidelity's experience is that more than half of all the income will be reinvested. We believe that these investors should really be using capital-growth Peps."

"The funds in the Triple Performance Pep have an outstanding track record," Mark Holland, a technical director at Chamberlain de

Broe, says. "They're very much growth funds at the higher end of the risk scale, so the usual caveat applies that past performance isn't always a guide to future growth. The dividend yield is less than 1 per cent, so in the short term, you will be saving little income tax."

The portfolio split is 50 per cent Special Situations Trust, which has grown 2,583.3 per cent since its launch in December 1979. It was voted "unit trust of the decade" by Micropal, after it outperformed all other unit trusts over 10 years from its launch.

The European Trust, of which the portfolio split is 25 per cent, has grown 739.6 per cent since its launch in November 1985. Fidelity claims it is the best performing of all unit trusts.

The last 25 per cent of the portfolio is the South-East Asia Trust — an area of key economic growth over the last 10 years. It has grown 624.8 per cent since its launch in October 1984.

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remember that discounts can widen as well as narrow and that share prices fluctuate.

And incidentally, if you enjoy the reassurance of investing with a major player, it's good to know that these days the LGT Group has rather more money entrusted to it than M&G and Perpetual combined.* For full details about how the GT Income Growth PEP quite literally gives you more for your money than the others, contact your financial adviser, return the coupon or call 0800 212 274 now.

	GT GLOBAL	M&G	PERPETUAL
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Source: Investment Week 29/1/96
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*Net assets per share less expenses of reorganisation expressed as a percentage of the offer price plus the PEP charge including VAT. *As at 1/1/96. *Investing in USDC Investment Trust plc. Past performance is no guide to the future. Issued by GT Global Investment Funds Ltd which is regulated by MRO. The value of shares and the income from them may go down as well as up and you may not get back the amount originally invested. PEP legislation can change at any time and the value of tax concessions will depend on individual circumstances.

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PRUDENTIAL

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■ Investors have a tendency to focus on yield when making their purchase decision for Corporate Bond Peps, overlooking the fact that the potential a fund may offer is strongly linked to the risks inherent in its make-up, according to Allenbridge, the Pen analyst.

A free Corporate Bond Rep Risk Evaluator to aid investors with risk assessment is now available from Allentrige. It includes detailed research on 14 top Pep recommendations. The various risks assessed for each fund include; sensitivity to interest rate movements, credit risk to measure the likelihood of default by the issuer of the bond, the level of liquidity and diversification. For a free PEP TALK package, including the risk evaluator, call 0500 551000.

LIZANNE ROSE

LIZANNE ROSE

ANNUAL INCOME

Source: Chamberlain de Broë 0171-434 4222. Net rates. Income and capital guaranteed. Early surrender. Terms vary. Monthly income may be available.

BASE RATES V	15
MORTGAGES	%
	TA

Year	Percentage
1950	14
1955	10
1960	10
1965	11
1970	11

Year	Percentage
1960	40
1970	55
1980	75
1990	85

Year	Clearing Rate (%)
91	6.5
92	5.5
93	6.2
94	5.8
95	6.5
96	5.5

CREDIT CARDS BEST BUYS	
	Interest
1	0%
2	0%
3	0%
4	0%
5	0%
6	0%
7	0%
8	0%
9	0%
10	0%
11	0%
12	0%
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• FT-SE 100
PRICE INDEX 3800

£? PERSONAL LOANS BEST BUYS

Nb. A - Feeder account required. In the interest paid columns, C = no interest free period D = annual fee rebated £1.5K+ charged per annum E = Annual fee waived for 1st year for new accounts F = fixed rate (all other rates are variable); OM denotes interest paid on maturity

Source: MoneyFacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

PIBS

MEMBERS

Loan size	Max %	Notes
£15k+	90	Fixed to 30.11.98
£100k	90	6.25% discount to 1.3.97
neg	95	6% disc 1 year, 2% disc 16 mths
£15k+	90	2.75% discount for 1 year
£15k+	75	5.20% disc 12 mths Var rate -31.3.93

PIBS = Permanent Interest-bearing shares	Scarborough	0.25
Source: ABN AMRO House Govett — 0171 801 0101	0800 590547	
	Hinckley & Rugby	0.35
	0800 774400	

£150k	75	Rate fixed for 1 year
£150k	70	7.14% discount for 9 months

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Equity	264.00	264.00	0.00				
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THE TIMES WEEKEND MONEY LETTERS

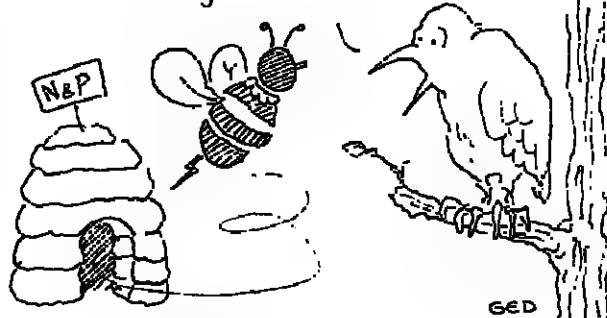
Societies blind to innocent eye

From Miss H. A. Bolland
Sir, As teenagers we are encouraged to save money in bank and building society accounts. We are enticed with free offers and gifts, such as CDs, driving lessons, etc. We are encouraged to own plastic hole-in-the-wall cards so that we can withdraw money at any time.

In my own case, I have had two accounts with the N&P Building Society. These accounts are in my sole name. I am the only person able to pay money into these accounts, or withdraw from them. Apparently, I am legally entitled, and thought responsible enough, to handle my own finances, although, by personal preference, I do not have a plastic card.

Imagine my total disgust, therefore (as a consequence of Abbey National's takeover of N&P), when I was informed by Lord Shuttleworth, chairman of the building society, that, as a consequence of my being under 18, I do not have a

I reckon... if they're old enough to know all about us, they're old enough to vote



vote, and therefore will miss out on the sweeteners being paid out to voters to entice them to vote in favour of the takeover.

Surely, if we teenagers are old enough to open and manage our own accounts, if we are old enough to have plastic cards, if we are old enough to use our own signatures, then we are old enough to vote? Surely, the consequences of this vote will have as many ramifications for our money as it will have on our elders and peers?

What right have building societies to disenfranchise us from something which they enticed us to join in the first place? If they are happy to take our money, why won't they take our democratic decision?

Perhaps they fear the innocence of youth seeing straight through their greed.

Yours sincerely,
HELEN A. BOLLAND,
15a Middleton Road,
Middleton,
Near Morecambe,
Lancashire.

You just can't count on benefit

From Mrs M. Shimm
Sir, My husband took early retirement in 1991 and his company pension became payable immediately, albeit at a reduced level.

When he tried to register for unemployment, having paid NI contributions for 40 years, he was told that the company pension rendered him not entitled to unemployment benefit because it took his income over the limit allowed. He has never been registered for unemployment, although he has sought work since this time, so will never appear in any government statistics. I suggest that he and many like him might constitute the "gap" in the official (and conflicting) unemployment figures.

Yours faithfully,
M. SHIMM,
10 Castle Street,
Ludgershall, Hampshire.

Pension wrongs

From Mr J. Pincham
Sir, Leaving a public company in 1971 after 19 years, my pension rights were lost. Yet, at 39, the prospect of staying for a further 26 years to get a good pension was not attractive.

The widow of a colleague in a subsequent pension scheme lost her pension rights because her husband, dying from a brain tumour before reaching 65, failed to give notice of early retirement. Should I become afflicted with a fatal complaint before that magical age, I hope to have sufficient time and wit to give the appropriate notice. Giving notice now would deprive me of the terminal bonus.

Yours faithfully,
JOHN PINCHAM,
35 Lodge Close,
Sioke D'Abernon,
Cobham, Surrey.

New odds mean buying a Pep is better bet than Premium Bonds

From Mr J.B. Hoyle
Sir, I read with some dismay the article by Sara McConnell on the future of Premium Bonds (Treasury to cut back on Ernie's nice little earners, Weekend Money, January 27). The fact that the upsurge in purchases followed the introduction of the £1 million jackpot does not surprise me. However, that the majority of customers preferred more medium and larger prizes to the inevitable detriment of the number of prizes seems to me to take the response of customers at face value. I wonder if those surveyed had been aware that more large prizes

would mean a reduction in the number of prizes, whether their replies would have changed.

I purchased a large block of Premium Bonds just over a year ago. This was the result of reading articles that stated that if the maximum holding was purchased it was likely that a prize would be won each month. The implication being that with a little luck you ought to produce, at least, similar results to placing the money in a building society and there was an outside chance of a very good return. The changes have changed the probabilities and Premium

Bonds are no longer an investment but a pure lottery. It seems to me that the money will be far better, with these new odds, to be used to purchase a Pep.

Yours sincerely,
JOHN B. HOYLE,
22 Montfort Road,
Coleshill,
Birmingham.

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Source: Performance data: Municipal Bonds offer to buy net income reinvested, 5 years to 11th. The price of units and the income from them may go down as well as up and you may not get back the amount you invest. Past performance is not a guide to future performance. Emerging markets are volatile and may suffer from liquidity problems. Changes in rates of exchange between currencies may also cause the value of investments to increase or decrease. Issued by Gartmore Fund Managers Limited, regulated by IMRO and the Personal Investment Authority and a member of the Gartmore marketing group a high markets pension schemes regulated collective investment schemes and investment services.

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Joining Age	Cumulative Savings*
50	£9,248.04
51	£8,895.35
52	£8,542.66
53	£8,189.97
54	£7,837.28
55	£7,484.59
56	£7,036.14
57	£6,587.69
58	£6,139.24
59	£5,690.79
60	£5,242.34
61	£4,848.79
62	£4,455.24
63	£4,061.69
64	£3,668.14
65	£3,274.59
66	£2,758.99
67	£2,243.39
68	£1,727.79
69	£1,212.19
70	£696.59

* Comparison with the leading private medical insurer illustrating the savings realised without automatic age increases. Figures shown are BEFORE any premium increases resulting from rises in medical inflation.

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Mr/Ms/Ms

Address

Postcode

Telephone

Ages of people to be included

I am currently insured with



EXETER FRIENDLY SOCIETY



Beech Hill House, Walnut Gardens, Exeter EX4 4DG

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7.3%
TAX-FREE INCOME

How much return are you getting on your savings? With an Allied Dunbar Extra Income PEP you can currently make 7.3%* per annum. And every penny of that income will be tax-free.

That means if you invested the maximum of £6,000 now in our Extra Income PEP your money could earn £446 in just one year. But check the average interest rate now paid by the three building society deposit accounts quoted below: you could only expect to make £276. After tax (at the basic rate), you're left with just £206.

CHECK THESE NEW RATES*

	GROSS INTEREST RATE	AFTER BASIC RATE TAX	AFTER HIGHER RATE TAX
Nationwide	4.7%	3.5%	2.1%
Woolwich	4.6%	3.4%	2.1%
Halifax	4.5%	3.3%	2.0%
Allied Dunbar Extra Income PEP	7.3%	7.3%	7.3%

*With all corporate bond PEPs, the value of your investment and income from it can fall as well as rise and is not guaranteed. The above building society information refers to interest rates for deposits of £1,000 - £24,999 held in 90 day accounts.

So far, so good. But watch out - with some other corporate bond PEPs you'll find that, even though the taxman won't be eating into your income, the high charges of the PEP provider may well be.

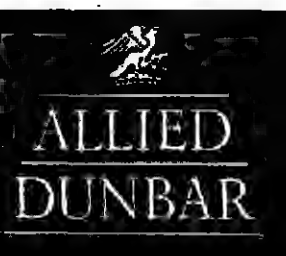
Our charges are exceptionally low, which means that the money in your Allied Dunbar Extra Income PEP will be working very hard - for you.

Of course, you won't want to start moving your hard-earned savings anywhere new until you know a lot more about what you're getting into. We've compiled a detailed information pack on the Allied Dunbar Extra Income PEP to help you make an informed decision. If you think it's about time your money started working a little harder, phone us now on 0800 888 666 for your free pack and application form.

Call free for an application pack on
0800 888 666
Any time between 7am-10pm, 7 days a week.

73B

For the life you don't yet know



*All these rates are variable and therefore will change over time. They are correct at the time of going to press. The projected total yield of 7.3% is the current anticipated annual level of income you may receive if the underlying investments are held to maturity. This rate has been calculated in accordance with guidelines set down by The Association of Unit Trust and Investment Funds (AUTIF). The value of units, as well as the income they produce, can fall as well as rise. Allied Dunbar Unit Trusts plc is a member of the Allied Dunbar Group. It is regulated by the Personal Investment Authority and IMRO. Allied Dunbar Unit Trusts plc. Registered in England number 262888. Further information can be obtained by contacting the Company's registered office at Allied Dunbar Centre, Swindon SN1 1EL. The tax position of personal equity plans depends on individual circumstances and the Law and Inland Revenue Practice which are, of course, subject to change. This product is only available in mainland UK. For your security, all telephone calls to Allied Dunbar (on the above number) will be recorded.

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THE TIMES INTERNATIONAL

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Positive end to the week

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

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Batty kept out in the cold by Harford

By PETER BALL

DAVID BATTY'S future at Blackburn Rovers is looking increasingly uncertain. Although Ray Harford, the manager, denied reports that Batty had failed to report for training last week, the England international midfielder player was again omitted from the squad for the game against Bolton Wanderers today.

"At no time has David Batty been absent without leave," Harford said yesterday. "At no time has he been forced to train with the kids, and at no time have Batty and I had a row about team selection."

The player has, however, been unhappy since being substituted in the FA Cup defeat by Ipswich Town and further comments by Harford yesterday suggested that there are bridges to be mended.

"You look at players in training, you look at them on fitness, attitude and application in training, and you make your judgment on whether they should be in the squad or not," he said. "And I don't feel that David should be."

There has been no suggestion that Batty is not fit and yesterday, with rumours of a move to Newcastle United persisting, he was still in the players' room when the squad began training.

Meanwhile, Blackburn's annual report provided a telling commentary on how their fortunes have changed, with their turnover — £14.1 million — showing an increase of 80 per cent on last year. Their trading profit, discounting transfers, was £605,000, compared with a loss of more than £900,000 a year ago.

McManaman shines on centre stage

Oliver Holt finds the England player revelling in his free role with Liverpool

Steve McManaman sits outside the clubhouse at Liverpool's Melwood training ground and gets busy living up to his reputation as the club's most laid-back player. His answers to questions are interrupted by constant teasing from his team-mates but he laps it up. "Don't worry if you fall asleep while he's talking to you," Rob Jones says. "I've woken him up twice already." McManaman shoots back:

"He can afford to be relaxed about things these days. He has gone from a talented bit-part player who seemed destined to become an infuriatingly inconsistent contributor to the team to the man who makes Liverpool tick, the very heart of the side. When McManaman has not performed this season, Barnes, Fowler et al have not played to their potential either."

His form has taken him into the England team, too, although Terry Venables, the national team coach, insists on using him in a more rigid position on the left side of the Liverpool manager, Roy Evans, has granted him. Of late, his grip on a place in the national side has been undermined by the emergence of Steve Stone, a player more suited to the traditional demands placed on a wide man.

But as McManaman's form has propelled Liverpool into the midst of the championship race, ahead of Manchester United and their opponents



McManaman is on target against Bolton but admits he does not get enough goals

today at Anfield, Tottenham Hotspur, it has become obvious that he has outgrown the label of a winger. He does not even play on the flank any more. More often than not, he picks the ball up deep and then runs at defences, opening up spaces for his colleagues to exploit. "Steve McManaman can run faster with the ball than most of us can without it," one of the Rochdale players

on the wrong end of a 7-0 FA Cup third-round thrashing said last month. "I have never really classed myself as a winger," McManaman said. "As far as I'm concerned, there are far better wingers in terms of getting to the byline and getting crosses in. I don't think that is one of my strengths."

"I like to get involved in the game more. That is why this

free role here and having the licence to roam has been so great. With England, I can't go roaming too much because, with other people in fixed positions, you would leave them totally isolated. In my case, it would have been Stuart Pearce. You have got a job to do for England but at Liverpool, there are five at the back and the rest can just float about anywhere."

McManaman, bright-eyed, articulate and amiable smiles as Evans, standing a few yards away, sings his praises and talks again about the free role and how he thinks McManaman should have it in the national team, too.

If anything bothers McManaman, it is his lack of goals. The path to newspaper headlines and the enforced attention of the England coach, he knows, is through the back of the net and he has scored only six times this season. Stone has shown him the way in that.

"I definitely have to score more," he said. "I should be getting into double figures every year without doubt. But I'm not the best in front of goal. Robbie Fowler's a complete natural and I'm not. It's not nervousness because I'm possibly the most laid-back player at this club, everyone will tell you that. It is just getting in the right position at the right time."

His heroes, Duncan McKenzie and Bob Latchford — McManaman was a true-blue Evertonian until he joined Liverpool on a YTS scheme — were both goalkeepers but at Anfield he grew up under the tutelage of Steve Heighway and the Liverpool religion of pass and move. Goalscoring came later.

"Pass and move is bred into you from an early age here," he said. "I never had any individual coaching from Steve about wing play because I had never picked out wingers as heroes. I just liked skilful players. He never said to me 'this is how you beat a man'."

On the evidence this season, McManaman is one of the lucky few.

Nigeria ban casts shadow

By ROB HUGHES, FOOTBALL CORRESPONDENT

AFRICA'S football overlords chose yesterday, the eve of the African Nations Cup final, to kick Nigeria out of world football from now until the next century. In doing so, they usurped the revivalist nature of South Africa playing Tunisia in the final today, and, worse, they placed political fit-for-task above sport, offering a reminder that, with Nigeria's withdrawal before proceedings got under way, this tournament had been devalued from day one.

The statutes of Fifa, football's world governing body, decree that it must now banish the Nigerians from at least the next World Cup, after the announcement that the Confederation of African Football (CAF) has suspended the country from the Nations Cup tournaments of 1998 and 2000. The decision was inevitable as soon as Nigeria failed to arrive in South Africa to defend the trophy that confirmed their status as the continent's best team, but officials had almost three weeks in which to announce this judgment, so why on earth did they do so on the eve of the final?

Sadly, those punished are players, such as Daniel Amokachi, of Everton, and Finidi George, of Ajax — players who are entirely innocent. They had wanted to perform, but their country's military dictator, General Sani Abacha, used them as his political reprisal to Nelson Mandela, the president of South Africa, who had called for sanctions against Nigeria after the hanging last November of nine dissidents.

In Nigeria's absence, there will be 80,000 people in the Soccer City stadium this eve-

ning to see South Africa take on Tunisia. One should perhaps shrink from prejudging Tunisia, remembering the precision of their counter-attacks and their four goals against Zambia in their semi-final, yet this young, totally home-based team is up against a manner of disadvantages. For example, their hotel, supposed to be ready for them when they arrived in Johannesburg, made them sit around for five hours before rooms were found.

It is an off-the-field version of the unfairness that opponents have found on the field against South Africa — in the semi-final, for example, Ghana had a goal disallowed when an overhead kick by Akkonor was deemed dangerous; in the same game, South Africa celebrated when John "Shoes" Moshoeu scored with a bicycle kick.

Moshoeu is a story in himself, a black player overlooked in Soweto, made to go to an obscure club in Turkey before he overcame his unassertive nature and thrust himself into the international reckoning. He has scored four times in the tournament and, with the inspiring white defender, Mankwato, has been symbolic of Mandela's new "rainbow" nation.

The pugnacious South Africa coach, Clive Barker, said to Mandela at the start of the tournament: "You are an inspiration to us — we won't let you down." Indeed not. While England complain that five years out of Europe have ruined their chances at that level, South Africa are on the threshold of conquering their continent after 30 years in the wilderness.

COMPREHENSIVE GUIDE TO THE WEEKEND'S FIXTURES

FOOTBALL

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Second division

(18) Blackpool v Hull

(19) Burnley v Wycombe

(20) Brentford v Bolton

(21) Bristol City v Walsley

(22) Bradford City v Walsley

(23) Carlisle v Walsley

(24) Crewe v York

(25) Notts County v Peterborough

(26) Mansfield City v QPR

(27) Shrewsbury v Bradford

(28) Stockport v Bristol City

(29) Swindon v Carlisle

(30) Walsley v Millwall

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Third division

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Saturday portrait: Rory Underwood, by Simon Barnes

Part-time hero ready to take wing from England rugby jet set

Once set eyes on a bird that was thought to be the only example of its species still living. It was a weird moment: heavy with the past and full of disturbing implications about the future. I had the same sort of feeling when I spoke to Rory Underwood this week.

Perhaps nobody ever again will collect 82 rugby union caps for England, 83 when he runs out against Wales at Twickenham this afternoon. Perhaps nobody else will score 48 tries for England, plus another for the British Isles against New Zealand. Underwood holds the England record in both these areas.

More excellence, however, is not the reason why one must ponder on the possible extinction of the Underwood species; must celebrate the fact that Underwood is a living fossil, a throw-back. It is the fact that he has another life. Most international rugby players have a life beyond training and playing, but increasingly these things are sports related. Their rugby eminence is, more and more, as time passes and rewards increase, a fact of their professional lives.

Underwood, of course, is in the Royal Air Force. England's flying wing. When not scoring tries, diving pell-mell to touch down one-handed in the corner through a hedge of hostile bodies, he was howling through Scotland at zero feet, keeping the world safe for democracy. It was all too comic-book to be true but it was fact. Dashing pilot-officer, dashing wing. He was, and is, the finisher, the sniffer, the man who appeared from nowhere to make the difference between victory and defeat. A touch of the Linekers about him, but more: a *Boy's Own Paper* hero brought to life.

It is true that the RAF gave him plenty of time off to train: the Services are not blind to the kudos from sporting achievement. But the point about Underwood was that he was no grace-and-favour job. It was real. "The fact is that the RAF spent three or four million pounds to train me, so I am a very large asset in those terms," he said. The words are spoken matter-of-

factly, but the quiet pride is obvious.

Yet as rugby moves, lurching, staggering and blinking hard, into the harsh light of modern professional sport, so standards and expectations rise. The rugby stars of the future will not be spending a third of their lives, or half their lives, on the game. Rugby will be off their lives, and nobody will be four million pounds on a man who has his being elsewhere, still less let him roar about the stratosphere with equipment that cost the National Debt.

"I think that's right," Underwood said. "I don't know if anyone else will be able to do it. It was always a very hard double to bring off, and it is harder now that I have a family."

Underwood is 32, with two

The speed and appetite remain strong. It is not his legs but his time that has gone'

daughters, aged three and five. There is not much further to go as an active sportsman. One hundred caps? "It would take three years. I don't think it is possible," he said. He has already retired once, in 1992, so he is not making any predictions about a second and necessarily final retirement.

For he is still fast. He last did a speed test before the World Cup, and was as fast as ever. He can have a bad game — a career of 12 years cannot but be sprinkled with bad games here and there — but he resists any suggestion that his "legs have gone".

It is his time that has gone, or almost. There was that strange moment, in the autumn international against South Africa at Twickenham, when he and his captain, Will Carling, performed a ludicrous sort of "ladies' excuse" with the ball, allowing Chester Williams to score. With that

rather awful try, there was a faint but perceptible air of an era coming to an end.

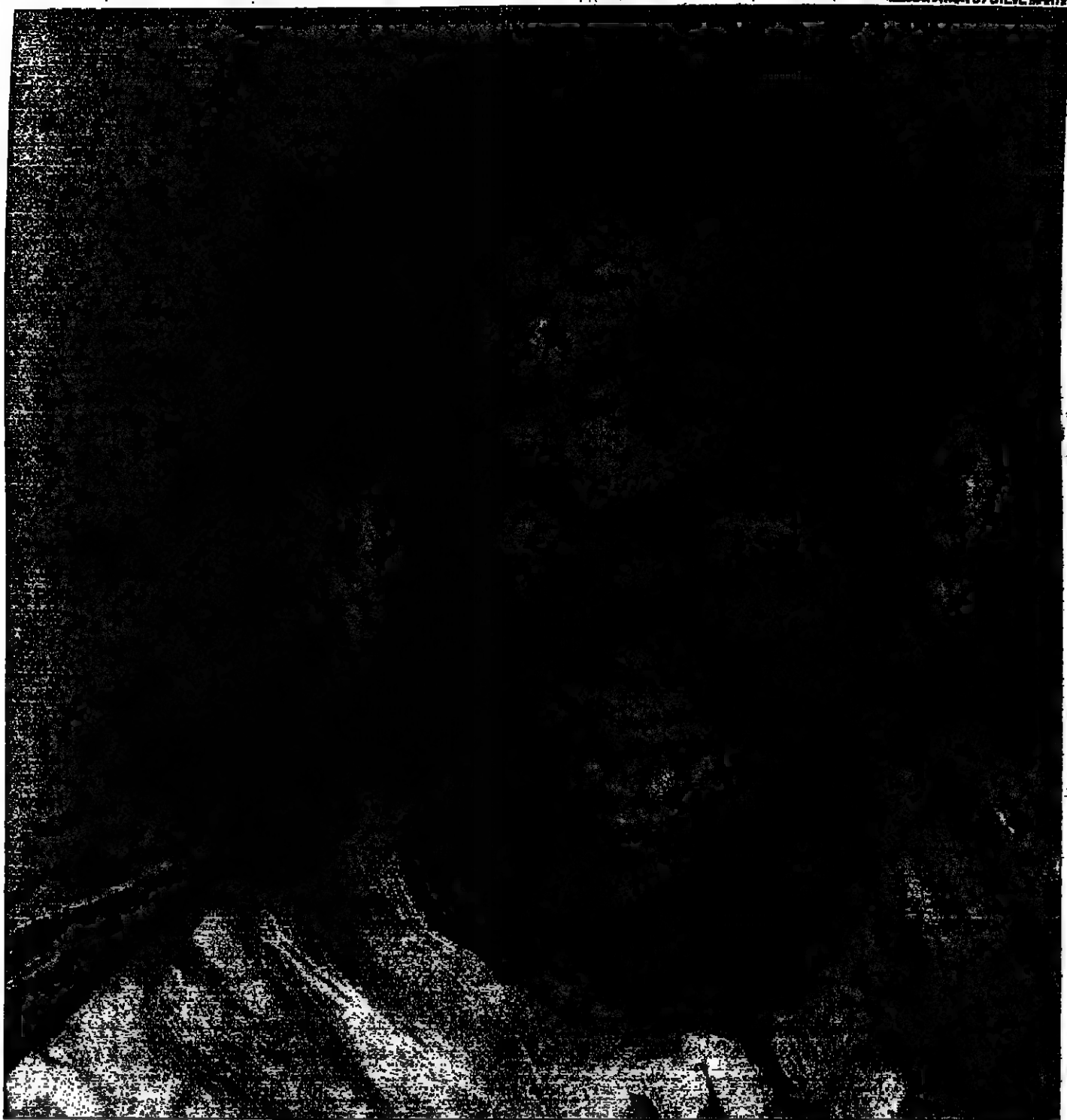
That there was a backlog of disappointment from that World Cup defeat — trouncing — by New Zealand in the semi-final is undeniable. Underwood admits it, talks about a fresh start, a new season, and anyway getting to the semi-finals was pretty damn good. He is still fast, the appetite for the strife still strong. But for many people, that transition from wild twenties to sober thirties is the biggest leap in a lifetime. Underwood no longer flies aeroplanes for a living. He has taken a ground-instruction job at RAF Cranwell. "Weird," he said, more than once. "I've got my own office, and a desk and a computer, and I can go and get my own pencils. Weird. But there's a ground job waiting for everybody, isn't there?"

All this is effortlessly English: quiet confidence behind quiet self-deprecation. And 82 caps, and the flying — serving, he says — and playing. Serving England in the RAF, playing for England. England, Rory's England.

But those cheek-bones. They are about as English as the cheek-bones of Genghis Khan. They are certainly much stranger than the hint of Asia in the eyes. Underwood is the son of a Yorkshire engineer who worked in Malaysia and married a Chinese-Malay woman named Annie.

Underwood lived in Malaysia until he was 14, and remembers endless football in the tropical warmth, always one-on-one with his brother, Gary. The younger brother, Tony, kept getting left out, brothers being brothers. "It's hard to think of a bad memory about Malaysia," he said. Then it was back to England for schooling, but his father continued to work in Malaysia while Annie kept the family together in Yorkshire.

Underwood is half-Asian, but almost wholly English. "The English part is dominant with me," he said. "That's not the case with either of my brothers. I'm very proud of my roots, but I'm more English than them. Probably something to do with being in the



Air Force." Underwood will keep on "flying a desk" for the RAF until 2001: a date at once remote and horrifyingly close. After that, who knows? But not rugby. "When I retire from the game, I will retire across the board," he said.

He would like to captain his club, Leicester, for a season before he calls it a day and, after that, simply carry on playing for England for as long as he is playing well. In a changing game, his

appetite remains constant and keen. "I'm not staying in the game for money that's now available," he said. "It's nice to get it, of course, but it doesn't make any difference to the desire to play. When I think of retirement, I feel sorry for the players in other sports who are full-time sportsmen and coaching else. When they retire, they have nothing else to turn to."

The rugby players that follow

Underwood, who will inherit the position of "flying wing", will not be flying aeroplanes as well. They will probably be faster and stronger, and they will certainly be richer. And many will watch them when rugby footballers played and trained only in time off from the real world. But in sport, as in everything else, time only moves in one direction.

Underwood is a player who has

almost had his time: a player of the Great Transition. Will he feel frustrated at having lived through an era of administrative change, waffle, shilly-shallying and prevarication?

Will he say: "If time and administrators had been other, I might now be a millionaire?" A very straight look from above the breadth of the Genghis Khan cheek-bones. "I've got 82 caps," he said. Now, 83.

Long-hitting Open champion proves his short game is sweet in Heineken Classic

Daly produces display of iron will

FROM JOHN HOPKINS
GOLF CORRESPONDENT
IN IRELAND

PAUL MCGINLEY and John Daly are as different as Guinness and oysters. McGinley drinks. Daly is teetotal. Daly smokes, often lighting up during a round of golf. McGinley is averagely long off the tee. Daly stupendously so. McGinley's coal-black hair frames a 240-watt smile. Daly is fair-skinned and fair-haired.

What they have in common here, as well as the habit of not wearing any head covering against the temperatures approaching 110F, is that

McGinley's 68 and — even more so — Daly's 67 were among the most significant scores on the second day of the Heineken Classic at The Vines, near Perth. McGinley moved to share second place with Dean Robertson, three strokes behind Wayne Smith and one stroke ahead of Daly, the Open champion.

If anything, it was even hotter than on the first day. A small blessing for McGinley, 29, was that he started his round at 7.30am and had just about finished by the time the sun was overhead and at its fiercest. His play, particularly the crisp and accurate iron play, gladdened the heart of the engaging Dubliner. "I

played sensible and solid," he said, summing up his performance with a broad smile. After two such good rounds, which put him seven under par, it was no surprise to hear McGinley extol the condition of this course. After all, players tend to criticise courses only when they have scored badly. But it was a surprise to hear him rate it above both Portmarnock, where he competed in the 1991 Walker Cup, and Mount Juliet, the lovingly-tended site of the past three Irish Opens.

"The fairways, bunkers and greens are the best conditioned I have ever played on," McGinley said. Since he spent nearly five years competing on the best American courses while he was at college in San Diego, that is saying something. "When you play courses of such high quality, then it has to be good for your game."

The wind had swung around overnight, making the par-72, 7,100-yard course play even harder. McGinley, however, made light of it, just as Daly was to do later in the day. He had five birdies and made only two mistakes — ballooning a six-iron into a bunker, which cost him a stroke on the 14th, and missing the green on the 1st.

Daly's self-control has been questioned so often in the past, it is worth recording that for the second day he totally

refrained from using woods. "It's the first time in my life I've hit irons for 36 holes," Daly said. He was tempted once or twice but wisely used the long irons with which he can hit the ball so far. "He's 40 yards longer than me with a driver," Ian Woosnam said. "He hits his one-iron as far as I hit my driver."

Jack Nicklaus made an acute observation about Daly recently when he watched the Open champion play one of those deft shots around the green for which he is not fully recognised. "But for his short game," Nicklaus said. "John Daly would be just another long hiner. There are plenty of those in the US."

Daly does, indeed, have the touch of a surgeon on and around the greens, as he demonstrated when he single-putted the 12th, 13th, 14th and 15th. On this last hole he sank a 75th putt, striking it with such force it smacked into the back of the hole and jumped into the air.

Twice he saved par with deft shots when he was off the putting surface and only a few feet from the flag, but as much as four feet below the hole. On the 13th, he hit a high pitch close to the pin; on the 17th he chose to run an eight-iron up the bank and he did it so accurately that the ball clipped the side of the hole before stopping two feet away.



Daly plays his second shot from the 17th fairway on his way to a 67. Photograph: David Cannon/Allsports

Faldo rues putting lapses

FROM A SPECIAL CORRESPONDENT IN MONTEREY

NICK FALDO was seeking slide-rule accuracy with his putter when he resumed his challenge for the Pebble Beach National Pro-Am under cloudy skies on the Monterey Peninsula here yesterday.

He twice missed putts from inside three feet in an opening round of 69, which cost him a share of the lead held by two Americans, Justin Leonard and John Elliott.

Faldo, who played his opening round on the Poppy Hills course, returned to tournament headquarters at Pebble Beach for a two-hour session on the practice green, where he used a metal ruler to line up

his putts. The former Open and US Masters champion placed his ball at the tip of the yard-long ruler and frequently found the target from 15 feet.

"It's one of my drills," he explained. "I cannot afford to miss short putts like that if I'm going to have a chance here." After dropping shots at the 6th and 7th holes, Faldo recovered well with the help of four birdies. "They kept me in the tournament and now it is up to me to make the most of it," he said.

Howard Clark, who was in fourteenth place alongside Faldo, would also have shared the lead had he not had a six at

the last hole of his round at Pebble Beach, where he hit his second shot into the back of a hazard.

The Yorkshireman was back in the fitness trailer before starting his second round at Poppy Hills. "I was close to pulling out before the first round because of a painful back but it has eased considerably," he said.

Sandy Lyle was also happy after his round of 70, which confirmed that he is on the way back. The Scot is now an impressive 27 under par for the ten rounds he has played since rejoining the US PGA Tour last month.

Daggers carve place in Test match history

SIMON BARNES
On Saturday

IF THERE is one thing that this column truly prides itself on, it is a sense of proportion. I bring you only the truly important aspects of sporting life, and then only with true pedantry. And so, as New Zealand and Zimbabwe meet today in the final one-day cricket match of their series, let us ask ourselves this question: how many times, before these two met, have the opposing captains in a Test match also been their team's wicketkeeper?

Answer: never, until these countries played their three-Test series this winter. So let us salute "Lee Germon (New Zealand) and "Andy Flower (Zimbabwe). History is made.

The combination of dagger and asterisk, rare in cricket, is very rare indeed at Test level. There are, I can reveal, only 15 other examples since time and cricket began. You want 'em? Murdoch (Aus), Blackham (Aus), Halliwell (SA), Bisset (SA), Sherwell (SA), Stanyforth (Eng), Nunes (WI), Cameron (SA), Alexander (WI), Imtiaz Ahmed (Pak), Jarman (Aus), Wasim Bari (Pak), Deryck Murray (WI), Ian Smith (NZ), Alec Stewart (Eng).

Cash it in! The odds on Hills paying up are greater than Palace in the top three.



Horse sense

Which chunk of crickering pedantry brings us to the burning question: what was unusual about the match played at Linsted Park in 1794 between the Gentlemen of the Hill and the Gentlemen of the Dale? Answer: the match was played on horseback. Knowledge of this important fact assisted a victory from this newspaper to cricket this week in the Howzat! Cricket Quiz Challenge, organised by Barnardo's at the Oval. They beat the *Daily Express* in the final.

Palace coup

In September 1990, I.J. Dummell backed his football club, Crystal Palace, to win what was then the first division. Not overly rash, he staked £1 each way at 66-1. Believe it or not, oh ye football fans of short memory, they finished third.

Upward spiral

The boom sport in the United States? Skating, what else. Like gymnastics, skating is a major sport overlooked by many people who should know better, entirely because women provide the bulk of the viewers. And to what does the sport owe the surge in popularity? To the chain of scandal that began with Tonia Harding and the famous knee-capping of Nancy Kerrigan.

This was followed by the incident of Nicole Bobek, who was accused of breaking into a house, and then by the horror attaching to Elizabeth Pussalan, whose brother stabbed her father to death. Meanwhile, undaunted, Tonia has kept things going in her own inimitable way. It has been possible to buy

videos of Tonia in a car chase with the police, and also of Tonia's wedding night. Ratings soar; and so do the earnings of skaters.

Paper tiger

They take cricket seriously in the Caribbean. Recently, a gentleman named Dr Aubrey Armstrong, scorning the usual avenue of a letter to the editor, and clearly believing that half-measures are never any good, took out a full-page advertisement in the Barbados paper, *The Nation*, to express his views on the game and on the West Indies team.

Dr Armstrong ranted on fulsomely about the need for a sports psychologist and the passing of a dynasty, and called for an end to "the washing of dirty laundry in public".

Hidden extras

Rather than taking out a full-page advertisement in this newspaper, R.S. Tallyour writes to me instead, bidding the England cricket team takes "courage" despite the humiliation suffered at the end of the tour to South Africa.

He produces a scorecard for the match between Huntingdon Grammar School and St Mary's Choir School, culled from *The Times* of July 24, 1928. The choirboys were all out for two, the total including a bye and a no-ball. So, naturally, there were also ten ducks and one not out. Carpenter took seven wickets. White two, and the other was a quibotic attempt at an actual run, which inevitably ended in failure.

"The members of the national team can comfort themselves that their performance was slightly better," Mr Tallyour writes. Ah, yes, but they weren't facing the demon Carpenter, were they?

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HANDICAP BETTING
10/11 England 12/11 Draw 10/11 Wales (+12pts) 10/11
11/11 Scotland (-5pts) 12/11 Draw 4/11 France 4/11

WINNING MARGIN BETTING

ENGLAND	WINNING MARGIN	WALES
13/2	-1-5 pts	13/2
9/2	-6-10 pts	12/1
4/1	-11-15 pts	28/1
9/2	-16-20 pts	50/1
13/2	-21-25 pts	100/1

10/11 Draw Match
Twickenham, Kick-off 3.00pm. Live on BBC TV.

SCOTLAND	WINNING MARGIN	FRANCE
9/2	-1-5 pts	4/1
8/1	-6-10 pts	7/2
11/1	-11-15 pts	9/2
13/1	-16-20 pts	7/1
66/1	-21-25 pts	14/1

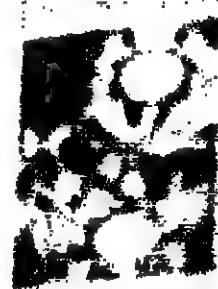
10/11 Draw Match
Murrayfield, Kick-off 3.00pm. Live on BBC Scotland.

Above - other margins on request. Above margins are off scratch.

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France pre-
return to
traditional



THE TIMES FEBRUARY 3 1996

Scotland face step up in class

France prepare to return to their traditional game

By MARK SOUSTER

WHILE it is premature to consider the 68th meeting between Scotland and France at Murrayfield this afternoon as a grand slam decider, the Royal Bank of Scotland International is likely to be the defining match of the five nations' tournament this season. After both countries won their opening games, whoever emerges triumphant this afternoon will have a huge part to play in the outcome of the championship.

Scotland know not to read too much into the manner of France's defeat of England, although they would be right to consider its implications. Having finally laid to rest the England bogey in the five nations' France, under Jean-Claude Skrela and Jo Maso, can concentrate on reintroducing a dash of brio into their game. As Philippe Saint-André, their captain, said this week, he and France have a mental picture of how rugby should be played. Today, the canvas is again blank, whether the 67,000 crowd will see a masterpiece or a pastiche remains to be seen.

France must decide before-hand their battle-plan; they, and Thierry Lacroix in particular, must be wary of being caught in two minds. Yesterday, they were talking of a return to their finest traditions.

The omens are good. The sides invariably bring out the best in each other, the games in Paris and Pretoria last year were classics and the outcome this afternoon is likely to be equally close — too close to call.

Against England, France proved that, when necessary, they can jettison the flamboy-

ant and bumpy grind it with the best. New Zealand included. Pragmatism and self-discipline have been introduced to an awesome pack. They are, as Jim Telfer, the Scotland manager, said yesterday, the same size as Ireland's eight — that is half a stone heavier per man than Scotland — but these similarities end. They are a fearsome unit, although, if they lack one element, it is mobility and that is the area Scotland will try to exploit.

The Scots will not want to be dragged into a stamina-sapping war of attrition. Rather, they will look to rely on the fast-rucking and quick posses-

to get swept away by the tide of praise that greeted the win in Ireland. Scotland struggled in the lineout, where they only belatedly came to terms with Plicker and Francis. Now is the time for Doddie Weir to produce the performance he owes Scotland, although he and Campbell have to be more streetwise than of late against Merle and Roumat. With a France backrow that includes the converted lock, Fabian Pelous, Scotland will need to be at their spilling best. They also need to develop a killer instinct.

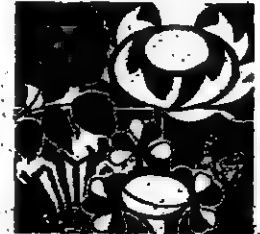
Where Scotland also believe they can prosper is in mid-field. Three years ago, Penard was a stand-off half, and Lacroix at centre as France beat South Africa 18-17 to seal a series win. The positions are reversed at Murrayfield, where the outspoken Penard plays only his second game at centre, inexperience which Scotland hope to exploit.

France are unmatched in their back three, where Sadozzy, Saint-André and N'Tarkack can each create, counter-attack and score almost at will. Between them, they hold 114 caps and have scored 47 tries, six of them in the past three matches against Scotland. Gregor Townsend's tactical kicking will have to be of the highest class. In contrast, Scotland's trio of Dods, Joiner and Shepherd has a makeshift look about it; they are more competent than inspirational.

Telfer knows that Scotland will need to improve by at least 20 per cent to have any hope of winning. "France have far more pedigree than Ireland," he said. "The fact that they are playing away from home doesn't mean a thing as they showed in the World Cup and in New Zealand. Their matches last autumn with the All Blacks were something to behold. The big hits and physical confrontations brought tears to the eyes."

Scotland's second string showed the senior side the way forward with a well-earned 38-22 victory over their French counterparts in a high-scoring encounter at Myreside yesterday. Damien Cronin, the captain, scored two of Scotland's four tries, while Scott Welch, at stand-off half, chalked up 18 points before being injured late in a game that yielded nine tries. Four of them came in the final 12 minutes as France found space in a tiring Scottish defence to threaten an improbable victory.

FIVE NATIONS



CHAMPIONSHIP

tion that served them so well in Ireland and that allowed Redpath and Townsend to dictate events. That is easier said than done, though, and France will not be as accommodating as the Irish.

Scotland can draw strength and encouragement not only from the performance in Dublin, but also those two games last year and an impressive record against France at Murrayfield, where they have lost only once since 1975. While savouring the victory, Telfer is too much of a realist

SCOTLAND

R J S Shepherd (Melrose), C A Joiner (Melrose), S Hastings (Warrington), I C Jardine (Strathclyde), M Dods (Northampton), G P J Townsend (Northampton), B W Redpath (Melrose), D W Hilton (Bath), K D MacLennan (Strathclyde), P H Wright (Boroughmuir), R J Wright (Melrose), S J Campbell (Dundee HSFP), G W Weir (Newcastle), I R Smith (Glasgow), E W Patena (Bath)

Replacements: 18 K M Logan (Strathclyde), 17 C M Chalmers (Melrose), 18 G Armstrong (Newcastle), 19 S Murray (Edinburgh), 20 A P Burnell (London Scottish), 21 J A Hay (Fife)

FRANCE

J L Sadozzy (Clermont), E N'Zarkack (Toulon), A Penard (Bordeaux), T Castaignède (Toulon), P Saint-André (Montpellier), T Lacroix (Dax), P Carrière (Toulon), M Pélissier (Toulon), J M Gournay (Bordeaux), C Gifford (Toulon), A Bérard (Agen), O Merle (Bordeaux), O Roumat (Dax), L Cabannes (Bordeaux), F Pelous (Dax)

Replacements: 16 P Bernat-Salles (Bordeaux), 17 B Gles (Bordeaux), 18 G Accossberry (Bordeaux), 19 R Castel (Toulon), 20 M de la Houssinière (Toulon), 21 L Bénédict (Racing)

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ICE HOCKEY
NATIONAL LEAGUE (NHL): Boston 2, Pittsburgh 1 (OT); Washington 2, Philadelphia 1 (OT); St Louis 2, Vancouver 1 (OT); Colorado 6, Winnipeg 4; Calgary 1, New Jersey 1 (OT); San Jose 6, Los Angeles 6 (OT).
BRITISH LEAGUE: First division: Chelsea 2, Quedlinburg 4, Fribourg 0, Telford 2.
NORDIC SKIING
SEefeld, Austria: World Cup: Men (Nov): 1. B. Dettl (Austria) 2. S. Zwan 3. S. Zwan 4. S. Zwan 5. S. Zwan 6. S. Zwan 7. S. Zwan 8. S. Zwan 9. S. Zwan 10. S. Zwan 11. S. Zwan 12. S. Zwan 13. S. Zwan 14. S. Zwan 15. S. Zwan 16. S. Zwan 17. S. Zwan 18. S. Zwan 19. S. Zwan 20. S. Zwan 21. S. Zwan 22. S. Zwan 23. S. Zwan 24. S. Zwan 25. S. Zwan 26. S. Zwan 27. S. Zwan 28. S. Zwan 29. S. Zwan 30. S. Zwan 31. S. Zwan 32. S. Zwan 33. S. Zwan 34. S. Zwan 35. S. Zwan 36. S. Zwan 37. S. Zwan 38. S. Zwan 39. S. Zwan 40. S. Zwan 41. S. Zwan 42. S. Zwan 43. S. Zwan 44. S. Zwan 45. S. Zwan 46. S. Zwan 47. S. Zwan 48. S. Zwan 49. S. Zwan 50. S. Zwan 51. S. Zwan 52. S. Zwan 53. S. Zwan 54. S. Zwan 55. S. Zwan 56. S. Zwan 57. S. Zwan 58. S. Zwan 59. S. Zwan 60. S. Zwan 61. S. Zwan 62. S. Zwan 63. S. Zwan 64. S. Zwan 65. S. Zwan 66. S. Zwan 67. S. Zwan 68. S. Zwan 69. S. Zwan 70. S. Zwan 71. S. Zwan 72. S. Zwan 73. S. Zwan 74. S. Zwan 75. S. Zwan 76. S. Zwan 77. S. Zwan 78. S. Zwan 79. S. Zwan 80. S. 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SATURDAY FEBRUARY 3 1996

Wales reliant on innocence of youth for expansive game



The ghostly figures of the Wales forwards run through a lineout drill in preparation for meeting England at Twickenham this afternoon. Photographs: Marc Aspland

Time for England to perform

BY DAVID HANDS
 RUGBY CORRESPONDENT

THERE is a seductive argument that suggests that there could be no better time than at Twickenham today for England to start playing the rugby of the Nineties to which they are said to aspire: the all-conquering 1995 five nations victors at home to Wales, whitewashed in the championship a year ago.

The relative positions of the countries could not be more black and white, save for the significant changes that have affected rugby in the past ten months. As well as rugby union's philosophy, those changes apply to personnel, many of whom have been through the grinder of the World Cup last summer.

In England's case, that tournament marked the conclusion of some distinguished careers and brought demands for a more expansive game. In the case of Wales, they, too, have lost experienced players and have their third team management in less than a year.

Talking new-era rugby is one thing — playing it quite another. At least England, somewhat late in the day, have begun to get their minds around what is required, and that mental shift is significant.

Wales remain the more innate rugby players and there is nothing that they would like more than to pick up the pieces of an error-strewn approach with which England are uncomfortable.

When the England squad came together last weekend, the players discussed in detail the style that they wanted to adopt. A variety of reasons

sullied their approach to the pre-Christmas games with South Africa and Western Samoa, and against France, two weeks ago, they reverted to the game that had been successful in Paris since 1988.

Whether their honesty session will bear instant fruit will only be seen in the 102nd meeting of the countries this afternoon, but they seem more at ease now — and, if unusually severe training at Rotherham yesterday was any guide, determined not to compound defeat to France by losing to a nation that has not won at Twickenham since 1988.

No player has suffered more from the post-World Cup trauma than Mike Catt. A year ago, international rugby seemed easy; now, the "strike runner" at full back has become a blunt instrument in a back division that has lost



Howley, left, and Thomas, the Wales half backs, in relaxed mood during training at Sandhurst yesterday

FIVE NATIONS

	P	W	D	L	F	A	Pts
Scotland	1	1	0	0	18	10	10
France	1	1	0	0	15	12	10
England	1	0	0	1	12	15	0
Ireland	1	0	0	1	10	16	0
Wales	1	0	0	1	0	0	0

RESULTS: Jan 20: France 15 England 12; Ireland 10 Scotland 16

MATCHES TO COME: Today: England v Wales, Scotland v France, Feb 17: France v Ireland, Wales v Scotland, Mar 2: Ireland v Wales, Scotland v England, Mar 16: England v Ireland, Wales v France

FIVE NATIONS



CHAMPIONSHIP

"We have players who are among the best in the world at what they do. We have to get the ball to Will [Carling] and Jerry [Guscott], and as a back three we are hungry for possession. I'm not going to do anything silly and get caught in my own half all the time, but I want to try things, I want to be more adventurous."

"I'm a better runner with the ball than I am a kicker

anyway, while Wales have some new faces with nothing to lose. If they want to play an expansive game, that could be good fun." Good fun? Is this a professional rugby player speaking? If it is, thank heaven for someone who is not weighed down by the "responsibilities" of sport.

Kevin Bowring, the Wales coach, has spoken of the need for players to be aware of how much it costs to support the national team in this day and age. "The style that suits our young players is an expansive one and, if we can produce that, it will entertain the public, too," Bowring said. He might even remember the youth of the Wales team that came together in 1969 — two 20-year-olds in J P R Williams and Keith Jarrett, Gareth Edwards at 21, Mervyn Davies 22. They turned out to be half-decent players.

Yet he cannot but be aware of the physical challenge posed by England and, in particular, by the big back-row forwards, who will come running into the midfield occupied by 10st 11lb (if he is to be believed) Arwel Thomas. "The challenge is to stop players like Rodder, knock him backwards or move him around the field," Bowring said. "Arwel's a very brave player. He proved himself as a 19-year-old, playing for Neath against the South Africans two years ago."

More to the point, however, Thomas is a footballing stand-off, light on his feet, cool of brain; his selection is a triumph for instinct as against modern methodology as represented by Neil Jenkins.

Can this Wales team give him the chance to express his talents? The memory of Italy unravelling the Wales midfield during the final quarter of their game in Cardiff last month remains fresh. "We stopped talking to each other when we got to 31-3 and nearly lost," Jonathan Humphreys, Wales's chirpy captain, said. In a similar position at Twickenham, Humphreys and his colleagues would be screaming their heads off.

However, what Italy could do, a far more experienced and heavily-favoured England should also be able to achieve. Matt Dawson and Paul Grayson, their half backs, have it in them to vary play far more than the game plan required in Paris, and now is the time for them to do so.

Dallaglio deal, page 3
 Underwood portrait, page 46
 Scott's central figure, page 47
 Women's alternative, page 47

Security fears dominating build-up for World Cup

BY SIMON WILDE

ENGLAND'S 14-man party leaves London for Lahore this evening with hopes that the cricket World Cup will pass off smoothly on the sub-continent looking more forlorn than ever. The organisers have confirmed they will decide by tomorrow whether the four matches scheduled for Sri Lanka can go ahead.

Although the verdict will not affect England, who play one group match in India and the other four in Pakistan, they are not without their security concerns.

Their final qualifying fixture, against Pakistan, on March 3, will be played in Karachi, a city that saw nearly 1,800 people killed in political violence last year.

The opposition, Mohajir Qaumi Movement (MQM), which represents Urdu-speaking migrants from India, was heavily involved in the troubles and yesterday warned the Pakistan government that it would disrupt the cricket unless security operations against the party's followers were halted.

"If the government continues raids, arrests and extrajudicial killings of our activists during the World Cup then we would go for strong protest," Ahmad Dehvi, a senior MQM leader, said.

However, the sorts of possible action Dehvi outlined — strikes and boycotts — sounded disruptive, rather than violent. One other group, between Pakistan and South Africa, and a quarter-final will also be staged in Karachi.

England must play two of their group matches in the north-west frontier city of Peshawar, where the stadium has witnessed some unpleasant scenes, with visiting players struck by missiles and bombarded with firecrackers. The England players will be advised not to leave their hotels in either Karachi or Peshawar, John Barclay, the tour manager, will be in regular touch with the local British High Commissions about security during the tournament. He has also sought the guidance of Mike Vockins, the manager of the recent England A tour to Pakistan.

The Pakistan interior minister, Naseerullah Babar, said

yesterday that the government would take full responsibility for the World Cup being played without disturbance. "Normal conditions will prevail during the matches," he said. "Pakistanis will like to see the matches and not tarnish the image of the country."

Jagmohan Dalmiya, the convenor of the organising committee, Pileon, said that he had been in touch with cricket officials in Sri Lanka, where a suicide bomber in Colombo killed more than 70 people on Wednesday, but wanted more time to assess the situation.

"I have requested the International Cricket Council and the Australian Cricket Board to give us until Sunday to decide whether matches in Sri Lanka can go ahead," he said. He refused to confirm reports that Pileon was making contingency plans to move Sri Lanka's four matches to India and Pakistan.

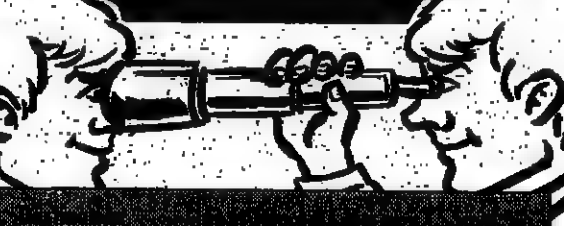
"It's too early to say anything, nothing has been sorted out, but we are obviously very concerned at the develop-

ments in Sri Lanka," he added. Officials at the Wankhede Stadium, in Bombay, said that the match between Sri Lanka and Australia, scheduled for Colombo on February 17, could be played at the ground.

Australian players and officials are considering forfeiting the match if the venue remains in Sri Lanka and may even pull their side out of the tournament altogether. The Australian board meets early next week and will then discuss the matter with the players, who will by then be at a training camp in Brisbane. One Australia player, Craig McDermott, has already been the victim of a hoax telephone caller, who claimed to have planted a bomb at his home in Queensland.

West Indies, Zimbabwe and Kenya are also due to play matches in Sri Lanka. Zimbabwe and Kenya officials have said their teams are happy to do so; West Indies officials are monitoring developments closely.

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Cantona returns but minder is warned off

MANCHESTER United were eager to play down Eric Cantona's return to the scene of the crime, but controversy seems inseparable from their visits to Selhurst Park (Peter Ball writes). Yesterday, the role of Cantona's minder, Ned Kelly, became the subject of concern, with the ground's chief steward saying that Kelly would not be allowed to fulfil his usual role at the game against Wimbledon today.

"The tunnel area is for the exclusive use of players, management and match officials, and once the players come off the coach and into the ground, they are in our hands, not the responsibility of private security guards," Bob Morrison, the chief steward, said.

But Alex Ferguson, the United manager, countered: "Ned is part of the official party,

they can't stop him. "If we choose to have him on the bench, that's our decision."

There have been suggestions that Crystal Palace supporters might attempt to stir things up by infiltrating the ground, but with 16,500 tickets in a capacity crowd going to United supporters, Cantona will have plenty of support.

□ Birmingham City will have to play a home match behind closed doors if their supporters step out of line this year. The club was found guilty by the Football Association of two misconduct charges arising from crowd disturbances during the game against Millwall at St Andrew's in November. The punishment has been suspended until December 31.

McManaman role, page 42
 Robson's choice, page 43

Students of the game pay homage

BY KEVIN MCCABE

IT WAS the traditional Burns supper. The haggis was brought in as a guitarist incited 250 voices to sing *For Auld Lang Syne*. Much, much later, once all the speeches had been made, the evening ended in the long-established manner. Tommy gave a zesty rendition of his favourite song, *Mack The Knife*, before an ecstatic audience.

This you will gather, was not an occasion to honour the memory of Scotland's national poet: Burns. Robert. The audience would scarcely have tolerated that. James Lamb, secretary of the Heriot Watt and Edinburgh Universities' Celtic Supporters Club, was probably in tune with his members when he described the poet accurately but incompletely, as "some womanising arch-Freemason".

The sell-out crowd crammed into a banquet hall in Edinburgh much prefer to acclaim the Celtic manager. Burns, Tommy, Thursday's was the tenth annual Burns and Burns, appreciating the affection and exuberant eccentricity that went to greet him there, has missed only one.

The surname does help explain his role in proceedings, but it is a rapport with supporters that accounts for the supper's survival. Those who follow Celtic have never doubted that Burns's passion for the club is at least as great as their own. These, however, are students and levity, if not mockery, must mask the reverence. Witty presentations are always made and so, a few years ago, when Burns's wife was pregnant, he was given a set of *Fampers* numbered one to eleven in the manner of the Celtic shorts.

On Thursday, another guest, Peter Grant, a midfielder player more admired for industry than artistry, received some extra-long studs. "So the ball doesn't go under your foot," it was explained considerately. The full back, Jackie McNamara, whose car was broken into on the day he signed for Celtic, got a leaflet on vehicle alarms.

The event probably arose from a desire to tease. Celtic supporters would regard the regular form of Burns supper as one of the rituals of the establishment and feelings of disaffection seem to have been particularly strong on campus. As one of the founders of the alternative supper, Paul Reilly, puts it: "Edinburgh University was an appalling, middle-class place then. It was full of people called Tarquin."

One member of the audience, Ross Ballantyne, is so

besotted with the event that he flew back from Texas, where he now works as an engineer, in order to attend. The frivolity of the Burns supper, however, also serves a serious purpose, since its proceeds go to charity.

"It gets better every year," the Celtic manager said. "Only students could have come up with this. I appreciate it because it would have been very easy for them to let the whole thing drop when I moved from Celtic to Kilmarnock in 1989. I look forward to attending, but it also makes me feel very humble."

This year, however, his famous namesake did manage to make an appearance at the supper. Indeed, a famous portrait of Robbie Burns was reproduced on the front of the programme for the evening. Mind you, the bard had somehow acquired a Celtic scarf and bobble hat.

Skeletons in Republican's cupboard include ploys to avoid tax and Vietnam War

Forbes image loses lustre under glare of media scrutiny

FROM MARTIN FLETCHER IN WASHINGTON

STEVE FORBES'S free ride is over. Having built up the multimillionaire publisher to enliven the Republican presidential race, the American media has begun subjecting him to serious scrutiny.

Yesterday *The Wall Street Journal* and *The Washington Post* published long biographical articles on this improbable candidate which contained unflattering disclosures about his avoidance of the Vietnam War, his exploitation of tax loopholes, the unsavoury records of some of his advisers, and his flamboyant father's homosexual traits.

Newsweek and *The New York Times* have chipped in

with awkward disclosures about Mr Forbes's pre-campaign settlement of his secretary's age-discrimination complaint and curious campaign finance arrangements. The Federal Election Commission is examining possibly illegal corporate contributions from Forbes Inc, the company he chairs.

In another development yesterday, the White House said that President Clinton had rebuked Richard Morris, his political guru, for secretly sending private polling data to Robert Dole, the Republican frontrunner whose lead Mr Forbes is rapidly eroding. Mr Morris told the Senate leaders

advisers that the only hope of their man winning this month's crucial Iowa and New Hampshire contests was to reach an agreement with Mr Clinton on balancing the federal budget. The Dole camp rejected this "cynical attempt to blackmail us into a deal regardless of principle" and exposed the ruse.

The Wall Street Journal called Mr Forbes's life "one of ease and privilege" and pointed to the conspicuous "lack of crises and tough decisions that shape political character". It quoted him identifying his biggest challenges as primary school, college and taking over the family magazine, and continued: "At several critical junctures in his life, Mr Forbes seemed to sidestep difficult decisions."

Having drawn a high draft number during the Vietnam War he "carefully chose to minimise his chances of going... by joining the National Guard" long before he had to. As second-in-command of Forbes Inc, he had failed to act on reports that his father was "propositioning" male staffers. He has also "embraced political experts known for negative advertising and ex-



Steve Forbes, the multimillionaire publisher, greets a supporter from his campaign bus in Council Bluffs, Iowa

ploiting themes of race and homosexuality to win elections."

The Washington Post noted that Mr Forbes had "spent his entire life nestled in the world of his family's wealth created for him", rarely venturing beyond the affluent area of New Jersey where he was raised. It suggested that he toned down articles in *Forbes* magazine

critical of friends and advertisers, and cited profligacy during his one government job as head of Radio Free Europe.

It disclosed that he saves \$900,000 (£596,000) a year on property taxes on his 520-acre New Jersey estate by breeding cattle so the land qualifies for the state's farmland preservation programme. *Newsweek* reported that in 1991 Mr

Forbes dismissed his long-serving personal secretary three weeks before her 65th birthday then quietly settled her age discrimination claim before launching his presidential candidacy. *The New York Times* reported that Mr Forbes was loaning, not giving, his campaign millions of dollars, which meant that he could recoup some or all of his

investment if public fundraising took off. Sooner or later Mr Forbes's refusal to release his income tax returns is bound to become a significant issue. His father was a master of legal tax avoidance, and his opponents believe a revelation of similar practices by this immensely wealthy candidate could seriously damage his campaign.

Internet betrays virtual affair

FROM QUENTIN LETTS IN NEW YORK

A MAN claims to have been cuckolded via the Internet and is seeking a divorce, citing his wife's computer line "affair".

Diane Goydan sent increasingly affectionate e-mail messages from her New Jersey home to a correspondent who signed himself "The Weasel".

He, sitting at his computer keyboard in North Carolina, responded eagerly. Although they had not met, they arranged a romantic assignation in the honeymoon suite of a New Hampshire hotel. It was to have been held yesterday, but John Goydan's divorce suit cooled their ardour.

In an unprecedented action, he claims his wife and her admirer, Ray, "got it on" during computerised discussions. Ray, believed to be married, tended to conclude his messages with hugs and kisses symbols.

Mr Goydan discovered their tryst when he returned early from work one day, to the surprise of his wife. She hurriedly switched off the computer, tearing paper from the printer.

Mr Goydan used his technical superiority to call up his wife's old e-mail on screen — and was appalled. He asked her to stop the electronic liaison, but in vain.

In November she messaged *The Weasel* saying she wished they were in bed together "in flannel nightshirts" and able to make love. She said she did not love her husband and, because of his vigilance, they needed to be careful. "I want so badly to be with you that I am willing to chance it."

Once the meeting was arranged, she wrote: "Do you consider our relationship an affair?" "I'm not so sure it hits me as such, since we haven't actually laid a finger on each other..." But I guess it'll be a different story in a couple of weeks."

Intrigued legal commentators said the case may indicate whether spouses have a right to see one another's e-mail.

For computer companies, meanwhile, there was the less cerebral satisfaction that this much-discussed example of "cybersex" may help to polish the Internet's nerdy image.

America accused of aiding arms shipments to Bosnia

FROM TOM RHODES IN WASHINGTON

OVER the past three years, Saudi Arabia is reported to have funded a \$300 million (£200 million) covert operation to channel weapons to the Muslim-led Government in Bosnia-Herzegovina with the implicit co-operation of the United States.

In direct contravention of a United Nations arms embargo which Washington has guaranteed to enforce, a senior Saudi official has said his country shipped arms to the Bosnia state both through Croatia and on board secret night flights to the northern city of Tuzla.

Deliveries of arms from the Middle East, particularly Iran, were long known about in intelligence circles. At the height of the conflict both Britain and France felt America may have smoothed the way for a series of mysterious aircraft spotted by UN peacekeepers landing at Tuzla. An Iranian 747 loaded with weap-

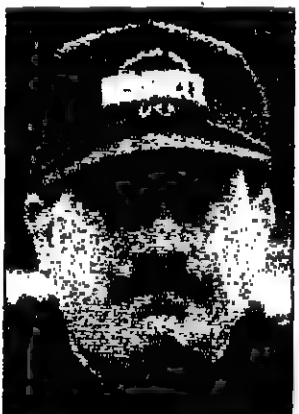
ons was discovered at Zagreb airport in 1994, and shipments through Croatian hands were routine, with their forces taking a share. But the Administration has always suggested Turkey may have been responsible in helping deliveries across its airspace.

In Washington, this week Lord Owen, the former European Union negotiator in the Bosnian conflict, said he believed America had been involved in a covert arms programme but said he could not prove the case.

For the first time last year, it was suggested America may have given its tacit approval to the Iranian deliveries, a matter strenuously denied by a White House which suggested again yesterday it was both "preposterous and insulting" to say that Washington had done anything more than turn a blind eye. Nevertheless, a senior White House official made little attempt at denial

later. "There has always been the sense that the President was sensitive to the plight of the Bosnians," he said. "The new revelations of Saudi involvement, suggesting that the United States played a much greater role than was previously imagined, purport to show that stealthy co-operation began under President Bush and then blossomed under President Clinton. This may compromise American arguments for the current arming and training of the Muslim-led army before the current Nato mission to Bosnia expires. Saudi Arabia began its efforts to fund the Muslim cause in Bosnia to counteract exploitation of the issue by more radical states such as Iran."

America has already asked Saudi Arabia and a number of other moderate Islamic countries to contribute to a new programme to train and equip the Bosnian armed forces.



Volino: a car accident damaged his right leg

Leg pain hampers run-up to \$1m kick

BY QUENTIN LETTS

THE ODDS on Michael Volino winning \$1 million lengthened yesterday with the New Yorker's disclosure that his kicking leg was badly injured in a car accident last summer.

Police Sergeant Volino will take the million if he succeeds with a single place kick during half time at a football match in Hawaii tomorrow. He won the chance in a lucky draw conducted by Hershey's chocolate.

His right leg has not recovered fully from the accident, and after a kicking practice session, the non-sporty Sergeant Volino said: "It hurts like crazy." Earlier, he was given coaching tips by James Elam, one of the best place kickers in American football. "Look for the sweet spot," said Mr Elam, a remark which pleased the Hershey publicist.

Amid the worry over his right leg, there came good news from Sergeant Volino's employer, the New York Police Department. By flying to Hawaii, he feared he had missed a rarely-held police promotion exam for which he has been studying a year. The exam was last held eight years ago, and Sergeant Volino wrestled hard with his conscience before accepting the chance to win \$1 million (£666,000). Happily, the commission has now decided to let him sit the test later.

"I told my mother to express mail my study guides," said Sergeant Volino, 35. "I'm going to be reading and studying the entire plane ride home." Unless, by then, he is a millionaire.

When do you get help from HM Treasury to avoid tax?

Always on Page 2 and in Weekend Money

Congress orders TV clean-up

FROM TOM RHODES IN WASHINGTON

AMERICAN parents may soon filter all undesirable violence and sex from their children's television screens in the wake of a landmark Bill passed by Congress which will transform the communications industry.

Broadcasters welcomed provisions in the legislation de-regulating their industry. However, they had one bitter pill to swallow: new television sets with 13-inch screens or larger will have to carry the so-called V-chip allowing parents to block unpalatable viewing. The Telecommunica-

tions Bill is expected to be approved by President Clinton within a week.

Executives at the largest networks said they were pleased with the wide scope of the Bill but, with civil liberties groups, said they were likely to oppose the V-chip in court on First Amendment grounds. Civil liberties groups also vowed an immediate court battle over provisions that would block the transmission of smut over the Internet. Those who knowingly transmit electronic information deemed "indecent to minors"

would be liable to fines of as much as \$250,000 (about £170,000) and up to two years in jail. Congress also supported efforts to design a similar chip to prevent the availability to children of objectionable material on the computer Internet.

The main substance of the Bill loosens the limits on the number of television and radio stations owned by a single company and effectively promotes rivalry between local and long distance carriers as well as cable television operators.

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Mitterrand's 'other family' threatens to sue over pictures

FROM BEN MACINTYRE IN PARIS

THE late François Mitterrand's illegitimate daughter and her mother have threatened legal action against news agencies that continue to distribute photographs of their attending the funeral of the former President.

At his funeral on January 11 Anne Pingeot, Mitterrand's long-time mistress, and his daughter Mazarine were seen for the first time in public alongside the former President's wife and sons. Their appearance provoked intense debate in France and photographs of the mother and daughter were published worldwide.

Reuters news agency in London yesterday sent out a bulletin saying it had been advised by Mme Pingeot and her daughter that "they will oppose by any legal means publication of pictures of them in press reports, books or any other support [media] unless expressly authorised by them".

The agency instructed subscribers to withdraw from their files five photographs taken on the day of the funeral.

A similar warning was sent by the Pingeots to other news and photograph agencies as well as several French newspapers and magazines.

The move to prevent further distribution of the pictures, a belated and probably futile attempt by Mitterrand's "other family" to preserve what little remains of their anonymity, is one of a series of privacy issues that have arisen since the death of the former Socialist leader.

The French Medical Association said last night that it would begin disciplinary action against Dr Claude Gubler, Mitterrand's private doctor, in connection with a book he published claiming that the former President had

lied for more than a decade to cover up the fact that he had prostate cancer, the illness that eventually killed him.

Mitterrand's family have filed a separate law suit alleging infringement of privacy after *Paris-Match* published photographs of the former President on his death-bed.

The photographer in that case has not yet been identified, but Paris police have narrowed their investigations to five people out of the 400 family members, friends, colleagues, political dignitaries and other notables who came to pay their respects before the body of Mitterrand in the two days after his death on January 8.

Under French privacy laws, which are notoriously hard to enforce, any individual must give his or her permission before their photograph can be published.

However, lawyers last night expressed doubts over whether Mazarine and her mother

could legally prevent the distribution of photographs taken at a public event.

Gilles Dreyfus, an expert in French privacy law, said that if Mazarine and her mother had been pictured attending an event where they knew photographers would be present, they could not legally prevent publication.

The existence of the former President's mistress and daughter has been common knowledge in French political and media circles for years, but it was not until 1994, when *Paris-Match* broke the story, that they were brought to public attention.

Mitterrand later agreed to be photographed with his illegitimate daughter and left specific instructions that she and her mother were to attend his funeral alongside his official family.

The Gubler case has also rekindled debate over French privacy laws and medical ethics. In *Le Grand Secret* Dr Gubler said Mitterrand was diagnosed with prostate cancer in 1981, but that he had been forced to keep the illness secret for 11 years.

Published less than a week after Mitterrand's death, the book was banned, at the request of the former President's family, on the grounds that it violated personal privacy and medical secrecy.

About 40,000 copies had been sold and the book was also made available on the Internet. Last week excerpts began appearing in a newspaper on the French Pacific island of Tahiti.

Dr Gubler has already asked to be removed from the French medical register, but in a largely symbolic move the national medical association has begun proceedings that could lead to his being formally barred from practising in France.



Pavarotti rehearsing his role as Rodolfo in *La Bohème*, performed this week to mark the 100th anniversary of the opera's premiere in Turin

Pavarotti lament for La Fenice transfixes Italy

FROM RICHARD OWEN IN ROME

ITALIANS yesterday turned with some relief from their country's troubled politics to the more relaxing turmoil and drama of the opera.

As Antonio Macanico was appointed to lead Italy's 55th post-war Government, a 100th anniversary performance of Puccini's *La Bohème* in Turin captured the imagination of the nation, with a bravura performance from Luciano Pavarotti. The tenor gave added poignancy to the performance by dedicating it to the memory of the Teatro La Fenice in Venice, which burnt down on Monday night.

For many Italians, opera,

like football, is not a matter of life or death. It is more important than that. The fire at La Fenice has seized itself into the national consciousness, with outpourings of grief dominating the media. What had been intended as a celebration of Italian opera in Turin became also a cathartic display of mourning for the lost 18th-century "jewel of Europe".

The Turin performance on Thursday night was held at the Regio Theatre, where Puccini's masterpiece was given its premiere in February 1896, conducted by Toscanini. Many in the audience wept

openly when Pavarotti and his co-star, the soprano Mirella Freni, announced the performance was "dedicated to the whole opera world, which has been dealt such a blow by the tragedy in Venice". The singing was so emotionally charged that there were repeated curtain calls, ending in a 15-minute standing ovation for the singers and for Daniel Oren, the conductor.

Almost the entire nation appeared to be watching on television Puccini's saga of life and death among artists and writers in a Parisian garret, transfixing Pavarotti

as the starving young writer, Rodolfo, and Freni as the consumptive seamstress, Mimì. The fact that Pavarotti looks neither young nor starving was irrelevant, as were the implausibilities of Henri Murger's plot. This was a great performer on his home ground, superpowered by the poignancy of the demise of La Fenice as well as Mimì.

"It was a party we prepared with joy, but the fire in Venice took away a large piece of our heart," said Edda Tessoré, the Regio's administrator. Pavarotti said this week that he would sing in St Mark's Square, Venice, to

raise funds for rebuilding. Yesterday the Spanish tenor Plácido Domingo promised to join him.

Professor Giuseppe Pavanelli, an art historian and the author of a study of La Fenice, said there was no reason why the it should not be restored. But there were reports yesterday that some outside walls are in danger of collapse.

Paris: The United Nations cultural organisation, Unesco, launched an international appeal for funds to help rebuild La Fenice. (Reuters)

Rodney Milnes, page 17
Letters, page 21

British Council faces £21.5m cuts

BY MICHAEL BINYON, DIPLOMATIC EDITOR

LESS than a year after Douglas Hurd, the former Foreign Secretary, hailed the British Council as one of the most effective instruments of British influence in the world, the Government has ordered cuts in the council's budget that mean it may have to close its activities in 20 countries.

The council has been ordered to reduce its spending by £21.5 million over the next three years. This is a cut of 17 per cent, which is far higher than that imposed on the Foreign Office, its principal

sponsor. Without any capital programme, and unable to boost its income further from sponsorship or other activities, up to 500 people, from a staff of 1,200, may have to be made redundant.

The British Council, which spearheads the teaching of English abroad and arranges academic and cultural exchanges, is represented in 109 countries. If it cannot save enough money by drastic economies in Britain, including the contraction of its offices around the country and

the possible closure of its Manchester headquarters, it will have to trim its overseas network. These have been established gradually and often in difficult circumstances in countries with little other contact with Britain.

Africa would suffer the harshest cuts. Some countries where English is becoming a strong competitor to French, such as Algeria and Senegal, may see an immediate halt to the council's work. In countries such as Namibia, Mozambique and Sierra Leone,

the council would be forced to leave after having survived civil war and hardships that have driven out other Western aid programmes.

Latin America would also be hard hit. President Zedillo of Mexico, who said during his visit to Britain this week that he had learnt English from the British Council, is leading a drive to orient his country towards Britain and Europe and less towards America.

When the Government hosted its conference last March on Britain's place in the world, John Major and Mr Hurd paid lavish tribute to the influence of the British Council and the BBC World Service in winning hearts and minds around the world. This victory, they agreed, was often translated into cash when those influenced by British culture bought British goods.

Sir Martin Jacob, the council's chairman, has asked Mr Major for help over the planned cuts.

Ex-deputies strip Duma offices

Moscow: Many deputies in the Russian state Duma who lost their seats in December's elections have tried to soften the blow by taking their offices with them, a parliamentary commission has found (Thomas de Waal writes).

Two-thirds of the 450 deputies were not re-elected and, according to Oleg Kushakov, an official responsible for members' material privileges, 93 personal organisers (valued at £1,655 each), 47 personal computers and a host of fax machines are unaccounted for. Some deputies say they are holding on to their computers because they contain valuable data, according to Mr Kushakov. Deputies passed a resolution just before the end of the last parliament that extended their tenure in their flats and free healthcare until July 1 and granted them ministers' pensions on retirement.

Moscow vows to pay £140m owed to striking miners

FROM THOMAS DE WAAL IN MOSCOW

STRIKING miners in Russia, many of whom have not been paid for up to six months, have been told the Government's outstanding debts to them will be met next week.

On his fourth day as First Deputy Prime Minister in charge of the economy, Vladimir Kadamnikov, the former car plant chief, met miners' leaders and offered terms to resolve the two-day strike.

Vitali Budko, leader of the largest mining union, said he believed Mr Kadamnikov was sincere. "One can sense that Vladimir Kadamnikov is an industrialist and although he is not familiar with the problems of the coal sector, he will try to get to the bottom of them," he said. However, he added that the minister's proposals were unlikely to satisfy his men.

The miners are owed about one trillion roubles (£140 million) but have so far been

offered only 600 billion roubles (£84 million) towards their wage arrears.

The state-run coal organisation, Rosugol, said six more pits joined the strike yesterday, bringing to 124 the number taking part. Some have declared they are only striking for 48 hours.

The Energy Minister, Yuri Shafarin, told parliament yesterday that even a short strike would have crippling

effects on the economy. "Even a one-hour stoppage of all the coal and electrical sectors would inevitably lead to a catastrophe," he said.

Mikhail Zadornov, chairman of parliament's budget committee, suspected Rosugol was encouraging the strike to embarrass the Government into putting pressure on the railways and the energy sector to pay their debts to the coal industry.

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Over 100 killed as illegal dynamite hoard explodes

By JAMES PRINGLE



A nurse treats a child injured in the dynamite blast in Shaoyang, central China

Officials said the dynamite merchant had received a consignment of explosives in lieu of money from a debtor and stored them in the basement. It is not uncommon for private mining families in China to store explosives and detonators in their homes, and similar accidents have happened in the past.

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OPINION

Looking for a different sort of career move? How about writing a soap opera for Romania?

OPERA

Many happy returns, or perhaps not: a 100th birthday staging of *Bohème* falls flat

THE TIMES ARTS

MUSIC

Veterans in vintage form: the Borodin String Quartet wins acclaim at the Wigmore

ON MONDAY

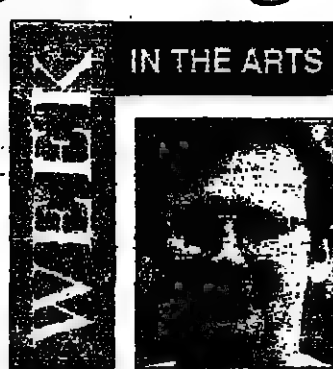
Paul and I: distinguished artists talk about what Cézanne's art means to them

The British and the Americans are the greatest showbiz nations on Earth. That's what they think in New York, too... except that they leave out the bit about the British. What they can't ignore, however, is the unstoppable march of Sir Andrew Lloyd Webber. Last Monday, *Cats* became the longest-running musical ever on Broadway or in the West End. Confronted with this unarguable evidence of British superiority — at least when it comes to dressing up in furry overalls and crooning the less intractable poems of T.S. Eliot — even the most chauvinistic of American showbiz scribes might have offered our tunesome knight a word of grudging admiration.

Naturally, the Americans will be emptying chests of Lloyd Webber hits into Boston Harbour. Happily, revenge is at hand. This week the Americans obligingly shipped to London one of the ghastliest musicals ever to reach the stage. *The Fields of Ambrosia* begins with a cheerful chorus as a convict frizzes on an electric chair... and then gets really tasteless.

Now the transatlantic showbiz war has turned really dirty. The Americans have unleashed one of their deadliest weapons — an album of Bart Shostakovich's — to infiltrate our charts and debilitate our teenagers. We thought we had seen the last of *Raindrops Keep Falling on My Head* a generation ago; now, it seems, we must fight the Battle of Bathos all over again.

And we shall. A British producer plans a £10 million staging of Sir Cliff Richard's youthful magnum opus, *Summer Holiday*. It must be dispatched to Broadway immediately. The American surrender will follow within days.



RICHARD MORRISON

At least a month has passed since we last played the Wackiest Job Title in Britain game. I knew it was due for revival as soon as that Polynesian tree snail hit the front pages this

week, because the London Zoo keeper who was wheeled out to lament its demise was described as "assistant curator of lower invertebrates". "Funny, I thought that was my job," said my wife, who teaches in one of London's more ebullient state primary schools.

Our man in the snail world was clearly the front-runner for the award. But then came the BBC's latest recruitment advertisement. What the soaring Beeb most needs now, it has decided, is a "Soap Opera Consultant". As they say on *EastEnders*: wasa?

Marlene's long-lost Peruvian love-child arrives next week, but nobody can remember why. Of course I am fantasising. As I get older, I find it helps. But in this case the truth is stranger than fiction. It turns out that the BBC is "working with Radio Romania to produce a radio soap opera to increase understanding about business and privatisation among the general population".

No point in getting catty, darling

Too much power to the people

While you have to admire Raymond Gubbay's missionary zeal in bringing good music to the widest possible audience — and, although you wouldn't think it during the last few weeks' hype, there are one or two other organisations seeking to do the same thing — some crucially had decisions were taken in his centenary arena staging of Puccini's opera.

For a start, why amplify? Since the Albert Hall was built, singers of all kinds have performed there perfectly audibly. Glyndebourne takes opera there without feeling the need for mikes: one of Britain's Church Parables has been staged in the round at the Proms, and worked extremely well. The reason was given away when the bit-part players in the third act sang mikes-free, and sounded clear as a bell.

Then, having decided to simplify, why do so badly something that nowadays can be done really rather well? It was of a standard that no pop group would have put up with for a minute. The voices sounded clogged, woofy and indistinct. With the BBC Concert Orchestra seemingly randomly amplified as well, the sound-picture in the first two acts was simply chaotic.



"If this is privatised opera, include me out": *La Bohème* turns 100 in straitened circumstances at the Albert Hall

returned in the fourth act. It would have been a help to have had a conductor more demonstrative and engaged than James Lockhart. He made few allowances for an arena setting, concentrating on keeping his band more or less together and leaving the singers to follow him via monitors, on which his discreet beat must have been virtually invisible. Had he beaten "bigger", the music in the second act might not have fallen apart quite so regularly.

And if you are going to do arena opera, then you need a really strong, imaginative director. This *Bohème* was hardly directed at all, save at village-hall level. A handful of extras wandering about aimlessly is no substitute for production, and there was little suggestion of the *misère* on which the action depends in Alison Nalder's simple basic set or John Bright's handsome, inescapably bourgeois costumes.

RODNEY MILNES

Nothing to prove but their genius

JANUARY saw an extraordinary cornucopia of string quartets in London: first the Lindseys, then the Emersons, and finally the fathers of them all, the Borodin Quartet, formed in 1945.

The wisdom, though, is that of their years. There is no need to foster their credibility with the great cycles. At the Wigmore, the Borodins played just what they pleased, and capacity audiences have been delighting in their Tchaikovsky, Schubert, Borodin, Rachmaninov and Janáček. On Wednesday, Shostakovich took centre-stage, the composer who personally supervised their study of each of his quartets, and whose presence is still intensely real in their performances.

The Quartet No 3 in F seemed to grow out of eternity. Dry dance steps from way back in time accompanied a lone Chagall fiddler, and joined him as the dance macabre reached ever higher in its frenzy. Two scherno-like movements follow, and the Borodins had the measure of them both. The first takes its tone of voice from the gruff viola's first three notes, met by a pair of tetchy violins; the second is harder, more propulsive in its loud downbeats, icy chords and masked viola dance.

The way in which the slow movement led into the finale showed how the Borodins are masters of the art of creating an intuitively free flow of dialogue while keeping every

breath of the great quartet's name kept just alive by faint vibrato, held in the gentle sway of its light dactylic rhythm. And the final rondo became a real dance of death, a fight to the end, not without a scar or two on the way to tell one of the most gripping tales London heard in a month of quartets.

HILARY FINCH

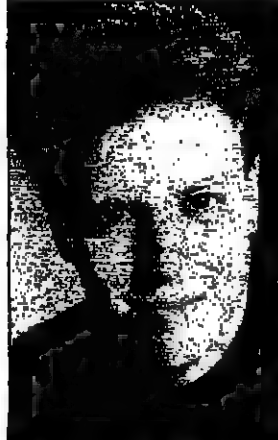
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Age 29

Profession: Baritone



Where can he be heard? Dazeley is playing Marcello in the centenary *La Bohème* at the Albert Hall. "I'm bringing out the frustration in Marcello who, while having everything in control, emotionally, knows there's something missing, is jealous of Rodolfo's tender love."

After *Bohème*: "This is my Count year." Dazeley says. He will be the Count in Puccini's *La Bohème* at the Glyndebourne Touring Massena's *Chérubin* for his Covent Garden debut.

Background: At school (Rugby), contemplated being a cellist, but the hours of practice sounded grim. Read German and French at Cambridge.

Why did he become an opera singer? "I've always been singing," he says. "But one day at Cambridge my singing teacher asked me if I'd thought of making it a career." Dazeley recalls "giving some blasé response. He shouted at me for half an hour about treating a talent with such indifference. It shocked me, someone caring so much about a part of me. I started working."

Close shaves: Playing Don Giovanni in Israel, Dazeley was narrowly missed by a gigantic Christ, crashing down from the flies. He has only had one sinking review, but the critic accidentally put another performer's name.

Ambitions: Long to play Billy Budd. "More generally," he says, "I would like to work four months a year abroad — where you can earn five times as much — so I could choose the jobs I really want to do here. The work here is excellent, innovative, and going in the right direction, drawing out opera's drama and meaning, not just its spectacle."

On himself: "I think I'm fairly relaxed about things. I do have an explosion about once a year, which is horrendous for everyone." What else? "Quietly ambitious."

KATE BASSETT

La Bohème

Albert Hall

would not have come amiss. All of which, plus the overspill between soloists' individual mikes, made it almost impossible to judge the quality of the voices. The Chilean tenor José Azocar, familiar from last year's Cardiff Slinger of the World, competition, seemed greatly inhibited, at times creaking rather than singing out, but when he did let fly his warm middle register and ringing top sounded distinctly promising. In the third act, Katerina Kudriavchenko's mike must have been on the blink, and her bright tone and agreeably swoony phrasing were heard in their own right to great advantage; earlier, she made as much as possible of Mimi's big moments through the general murk. Sadly, her mike

Borodin Quartet

Wigmore Hall

resonance and a pale, sweet song that barely rose above an undertone. Changes of intensity were marked by shifts in definition rather than by anything as vulgar as true dynamic change.

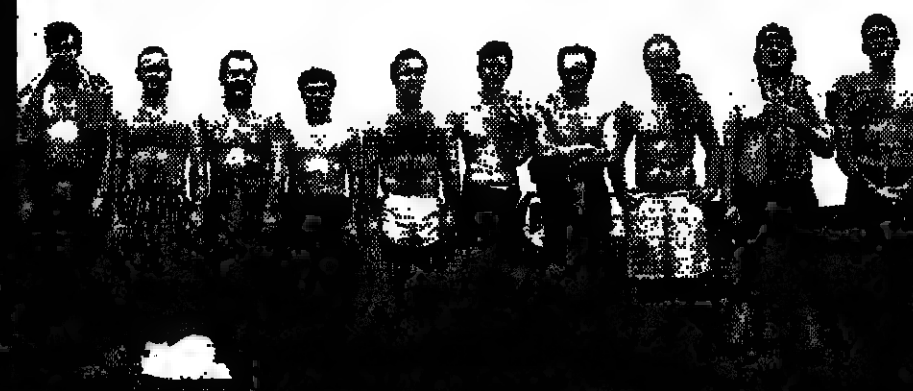
Schubert's *Death and the Maiden* Quartet seemed by now an inevitable sequel. Again, understatement and austerity ruled as tight, brisk rhythms created the lightest of accompaniments to the violins' slender melody. The second idea sidestepped into a sour-sweet dance which gave a sudden pre-echo of the Schubert in Mahler.



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■ BASE NOTES



**It's farewell
to the Ramones:
the punk icons
are finally
going their
separate ways**

Of women and God in the corners of Cookham

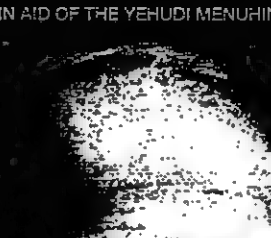
Antony Sher resembles the "small, eager man, absorbed in his own interests" described by *The Times* in its obituary of Spencer

● A LONDON artist is turning his art into mud. As part of a major project titled *Rudder*, Max Couper will lower his 14-ton Thames tug into 100 tons of mud in Hanover's Sprengel Museum of Modern Art. The idea is that when the tug is removed, it will leave the biggest art print ever made.

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 at an Exhibition (excerpts) *Piccato CS* • 215
 6.15pm Pre-concert talk with Philip Jones FREE to concert ticket-holders
Thu 6 Feb 7.30pm

A Whiter Shade of Pale
Proud Marston live in concert with the
London Symphony Orchestra
Grey Brooker lead singer Nicholas Dodd conductor
Programme to include: Beethoven: Compositions; Stravinsky: Rite of Spring; Prokofiev: Peter and the Wolf
Tickets £7.50 - £17.50

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Andrea Dankova soprano Anne-Marie Owens mezzo-
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London Symphony Chorus, David Symphon No 6


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LOVE CLASSICS**

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(Imagine), (Imagine), MacArthur Park (Webb),
Something (Warlock), Shogun (Klaus Vanden
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With guest singers
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BRUNEL KANE (soprano) (Brookside)
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*Performed Outright in association with Melody Plc
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Myung-whun Chung, conductor
The London Symphony No 6 (Mussorgsky) (orch. Ravel)
Pictures from an Exhibition, and Prelude and Copsak from
The Firebird Fair Tickets D8 - £30
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English Chamber Orchestra with
Heinz Holliger *conductor* *on flute*
André Messiaen: Pastorale d'été
Richard Strauss: Oboe Concerto
Bach: Symphony No. 1
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John Redwood argues that Britain cannot ignore Republican candidate Steve Forbes's radical ideas on taxation

Flat out for fiscal revolution



Redwood: letter from America

America and Canada are in a spin over the flat tax. Electioneering usually concentrates the minds of politicians. It forces them closer to the wishes and views of voters. This time round the Republicans are no exception. They had to live down President Bush's broken promises on taxes. They rallied to the stronger colours of Newt Gingrich and swept to victory in the congressional elections. Could they bring off the double of winning the presidency as well as holding the Hill? Is there a candidate who can both unite them and win? Do they need and do they dare to offer big tax cuts?

The flat tax has catapulted Steve Forbes into the spotlight. The race up to that point had been a well-run-in-Dolemobile cruising around the circuit, with a good Republican-designed sedan from Senator Gramm making a cautious start. Suddenly, from nowhere, there was the sound of a very fast Forbes saying that all Americans need only pay a single income tax rate of less than 20 per cent. The middle classes should be given a big break.

During my recent visit to Washington to debate with Newt Gingrich, I was asked about the flat tax. Not wishing to interfere in other people's elections by positioning myself on the defining bend on the primary circuit, I explained that it was not a matter that came up in

British debate. Few here suggest that the top rate of tax should be abolished, or the lowest rate of tax removed. To us it is more important to lower the overall burden of taxation. We want to cut taxes for everyone by controlling spending, rather than being particularly concerned to lower the income tax burden on the higher earners.

In the heyday of the Reagan-Thatcher tax-cutting policies, people recognised that cutting tax rates could boost tax revenues. If that was so in the 1980s, could it prove the same again? If we cut our income tax rates further, would more people pay more tax? In the 1980s, cutting the top rate of tax in the UK from 98 per cent to 40 per cent made a big difference. More rich people stayed in Britain. More rich people reinvested and created more income, fewer spent money on smart tax lawyers to arrange their affairs to avoid tax. The tax take from the rich rose as a proportion of the total, and the total grew as the rates came down.

If you move from a confiscatory rate of 100 per cent or 98 per cent, you would expect this to happen. Few rich people are going to stay

around without good tax lawyers if almost all they earn is taken away. Clearly there is also a point at which cutting rates ceases to raise more revenue. A tax rate of zero per cent would not fill the Treasury coffers. What is the best level?

International competition has an influence on all this. If America and Canada do go to a flat rate of 17 or 18 per cent, they will be much more attractive than we are for footloose investors, fancy-free companies and rich individuals looking for a summer palace or an investment haven. The Americans would lower the international rate of tax. We would have to follow some of the way if we were not to lose out.

The American debate is also about what incentive people now need to take care of themselves and their families without recourse to the State. The United States is alarmed by the rate of social breakdown. Middle America, finding it difficult to make ends meet in a competitive world, is saying it must have a tax break to carry on. Bill Clinton's State of the Union address showed how he too has to mirror conservative words and deeds, as he squares up to the

electorate again. His speech stressed the fact that "the era of big government is over". He looked forward to balancing the budget, and launched a ferocious defence of families in which both parents accept responsibilities for their children.

Newt Gingrich has touched many chords and a few sensitive nerves in his remarks, none more so than in his language of American renewal. He is out to modernise the American dream

and to show that he and his allies on the Hill are on the side of hard-working Middle America, against the politically correct liberal establishment. It was this which swept him to success. It is this which Bill Clinton now has to copy.

More recently, Newt's revolutionary language has upset some traditional conservatives. They misread his message — that a drastic technological revolution is under way. They fear a more sinister suggestion that conservatives are now radicals, that their world is turned upside down and Republicans are going to lead people to the barricades. The conservatives must distinguish clearly. Like it or not, the world is entering a new and more intensive phase of technological change. Hence there is all the more need to buttress not only timeless values but also some institutions.

All conservative — and for that matter, all radical — parties are coalitions. For every new congressman who is egging Gingrich on to further change, there are several traditional conservatives attracted to other parts of his message, especially to his rock-solid defence

of traditional values. The think-tanks within the Washington Beltway may be busy drawing parallels with other revolutionary eras and forecasting massive political and constitutional upheaval. The rank and file of the Republican Party, especially in the South, are hoping that there will be ample helpings of motherhood, fatherhood and apple pie as well.

Here in Britain, Conservatives have a more obvious role in acting as some constitutional anchor in the violent storms now hitting the British body politic. We have to make sure that out-of-date ideas from the age of mass production, big government and the Cold War are not allowed to rule by creating a monstrous United States of Europe with a protectionist and anti-American flavour. We have to resist regional government of a kind and temper that could start the fragmentation of the kingdom.

At the same time, we have to show we understand that the information age will change politics, giving people more direct access and influence over govern-

ment at all levels, if they want it. The passive television with the didactic news will be replaced by a multiplicity of channels and interactive TV, allowing the audience to hit back. Many people are after more content and depth than slogan and soundbite politics permits. Politics by deedstep, public meeting and the leader will be supplemented by the politics of the mailshot, the internet message and the phone or cable-in.

It is a fine balancing act: welcoming the necessary economic change that can make us more prosperous and link us to the global market, while reassuring through the stability which traditional values and cherished institutions can bring. We can and should join hands across the Atlantic. The alliance has served us well. Conservatives can and must strengthen it. The investment and trade interests are great. The shared language and history will be important in the future shape of a world in which English will rule. An era of popular democracy can be enlivened by these challenges.

As Mr Blair and Mr Clinton have had to accept, people are hungry for more true pragmatic conservatism, not less. Above all, they want taxes down.

The author is MP for Wokingham and a former Welsh Secretary.

Hemsworth, PR and the lessons for new Labour

Anthony Howard

on the limits of electoral reform

The Hemsworth by-election result has fired a shot across the bows of the campaigners for electoral reform within the Labour Party. True, Arthur Scargill's candidature for the as yet unformed Socialist Labour Party did pretty dismally. But Brenda Nixon's 1,193 votes still sound a warning that any scheme for precise proportional representation could end up causing just as many problems for Labour as its protagonists have always claimed it will do for the Tories.

The arithmetic is easy. Under the present system, if Scargill's candidates get more than 5 per cent of the vote in any constituency at the next election (as Mrs Nixon did in Hemsworth), they will save their deposits. But change the rules and, if they pass a national aggregate of 5 per cent (as prescribed, for example, by the German electoral system), they will be elected to representation in a PR-elected House of Commons.

Some people, of course, suspect that is what Tony Blair has wanted all along. Proportional representation might finally allow him to shed what Bill Rodgers used to call "the illegitimate left". But he would do so only at a considerable price. When President Mitterrand altered the electoral rules in France — a change that has now been unscrambled — he did so solely in order to embarrass his enemies. He wanted to see M Le Pen's National Front eat into the support within the National Assembly of the traditional right-wing parties. The hidden lesson of Hemsworth is that in Britain, such a scheme could have precisely the opposite result.

But what of the implications for Labour? No one doubts the sincerity of those within the party who are currently campaigning for electoral reform. They are passionate, they are committed and have contrived to give the impression that they are within sight of the Holy Grail. If only their colleagues could be persuaded to see the light, then at least ten years of anti-Tory rule could be assured. Yet there remains one flaw in the Labour electoral reformers' vision. With their evangelical zeal, they mistake a mechan-

ical device for an idealistic trophy. No electoral system is perfect: all are just means to an end.

The Labour Party first recognised that some 65 years ago. It is often forgotten that, in February 1931, the House of Commons actually carried the second reading of a Government Bill designed to bring reform about — only to see it withdrawn by a then wholly hereditary House of Lords. What the Commons then voted for, by a majority of 65, was the simplest of all reforms, but one that has never satisfied the PR purists.

The proposal endorsed is known as "the single alternative vote" — meaning that in every constituency, voters, instead of placing an X on the ballot paper, should give their order of preference between the candidates. This (a practice that was adopted in the dozen university seats until 1950) would not in itself produce a House of Commons exactly reflecting national opinion. But it would still remove the more glaring injustices under our present "first past the post" system — whereby, for example, an MP can sit happily in the House of Commons for five years on a minority of the votes cast in his or her constituency.

Why, then, does Mr Blair — at least as an initial, modest step towards constitutional reform — not embrace the remedy that Ramsay MacDonald was prepared to recommend 65 years ago? The answer one is given by those close to the Labour leader is that "the Liberal Democrats will not buy it". Such intransigence at the national level is all the harder to understand, given the readiness of Liberal Democrats in Scotland to compromise with Labour on a system of proportional representation for the proposed Scottish assembly.

The difficulty for the Labour leadership is that it is lumbered with John Smith's pledge to hold a referendum on electoral reform at some unspecified date, once it has entered into government. It may, therefore, not want to give the impression now of pre-judging the issue. But that is no reason why the Liberal Democrats should not be privately told that the single alternative vote is likely to be the only offer on the table — and that, if they want to go on buying after a political moon made of green cheese, fragmented parties and fractional minorities, then they can do so on their own.

Ulster's real peacemakers

Despite the politicians' attempts to impose a solution on Northern Ireland, local communities are forging new links

Ominous news from Northern Ireland. The Peace Process is back on course. John Major is emerging as the most daring gambler in Ireland's postwar history. He has brought about not only an IRA ceasefire but a year of sustained peace. He has induced two foreign Governments, the Irish and the American, to help to curb violence. He has kept Unionists in line through a bevy of concessions to the IRA. He now seems about to win his latest gambit, "pre-talks" elections. Those who portray John Major as a bemused acolyte wandering the ruins of Thatcherism should study his Ulster policy. It has flair and it has class.

Yet the news is ominous. Mr Major's gamble may succeed.

There are currently two peace processes running in Northern Ireland. They both originate in the Downing Street declaration of 1994, but they are moving in divergent directions. One has capital letters and is the copyright of Mr Major and his Ulster Secretary, Sir Patrick Mayhew: it is the much-awaited Peace Process. The other lies deep in the soil of Northern Ireland and is little noticed. I call it the process of peace.

The process of peace has been astonishing. Ulster since the ceasefire is almost as changed as Berlin since the collapse of its wall. Fortresses have been demolished, even Londonderry's awesome Rosemount tower. The obscurities of communal strife are disappearing. In response, tourism rose last year by 55 per cent. French car components, Taiwanese textiles, seven new Sainsbury stores have arrived. Inward investment and exports are surging. The healing balm of public spending has shifted from security hardware to restoring the landscape.

Nor is this all. Peace also pumps through the veins of local politics. On Belfast and Londonderry district councils, former enemies are sitting down, negotiating and sharing power. They are even sharing the mayoralty. The 26 districts may cut no ice in Washington or

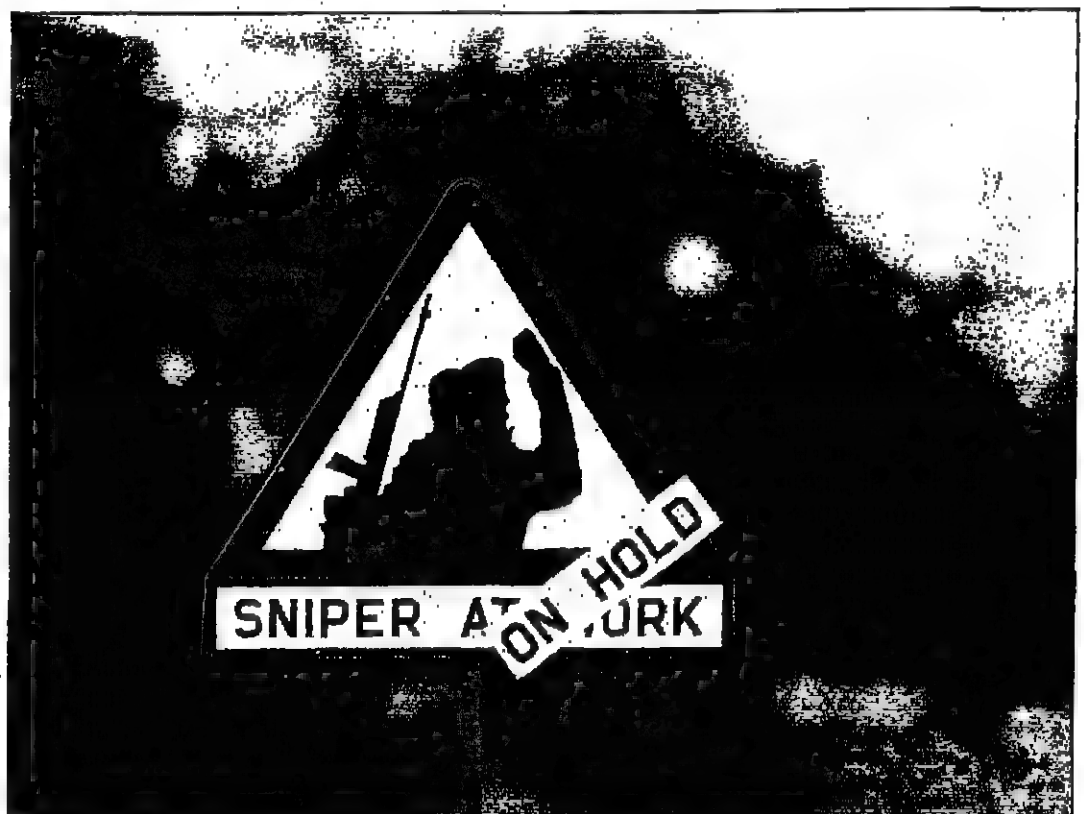
London, but they are the forcing house of a new Ulster democracy. Fifteen of them have Sinn Féin members. In five the nationalists have an overall majority. Since the ceasefire, politicians whose party leaders flatly refuse to discuss power-sharing at a higher level are already shaming it. They have moved on. They are the true democrats of Ulster's peace. It is the MPs who are out of date.

This "process of peace" reflects the steady redrawing of the political map. The ethnic cleansing of Ulster west of the Barne has continued. The predominantly Catholic areas, especially the Londonderry conurbation, are virtually parts of the Republic. The border with Donegal hardly exists and Londonderry, on my last visit, felt like a Southern town. From Armagh through Fermanagh to Londonderry lies a sickle of nationalism, a *cordon sanitaire* between Protestant Ulster and the Irish Republic. Northern Ireland is being

normalised by peace and its local democracy reflects that normality. This is more important than a dozen round-table conferences. There is a reason for this peace. It is not a reason for nationalist and Unionist councils, perhaps after judicious amalgamation, to be denied more discretion over housing, schools, transport and industry. There is no reason why the existing links forged with the South by Londonderry and other nationalist councils should not grow on their own. The border is now politically permeable. Northern Ireland could be a test-bed for bottom-up democratic politics in healing the wounds of divided societies.

The grandees and groupies of Mr Major's Peace Process maintain that all this depends on them. Their way is different. One thing alone links Bill Clinton and John Major, John Bruton and John Hume, Ian Paisley and Gerry Adams. This is a belief that the only way forward is along the same path that has failed for a quarter century, through a swamp of tracks and strands, of catch-phrases and constitutions, of

normalised by peace and its local democracy reflects that normality. This is more important than a dozen round-table conferences. There is a reason for this peace. It is not a reason for nationalist and Unionist councils, perhaps after judicious amalgamation, to be denied more discretion over housing, schools, transport and industry. There is no reason why the existing links forged with the South by Londonderry and other nationalist councils should not grow on their own. The border is now politically permeable. Northern Ireland could be a test-bed for bottom-up democratic politics in healing the wounds of divided societies.



Let us forget: the official Peace Process could threaten the real one which has transformed Ulster

"getting parties round the table" of talks about talks about talks.

To what end? To reach something that can be declared a settlement. What is the content of that settlement? The answer is nothing but that bugbear of 1973, a provincial assembly and a power-sharing executive. Mr Major recently promised that there would be "no return to Stormont". What he meant was the old Stormont of the Protestant ascendancy. He did not mean a new Stormont, in which harmony and concord reign. Here is the true mindset of the Peace Process, the search for some complex constitutional blocking system for a devolved assembly. It is intended to stop Protestants overruling Catholics, to pretend that a divided society can be administered without regard to the balance of forces within it.

Like new Labour, new Stormont would eventually become a version of the old. Ulster's political realities are as yet unchanged, the balance of power is the same. As Mr Hume has pointed out, any new Stormont will revive the old antagonisms, the old shouting, the old storming out. Divided regions cannot be ruled by unitary authorities. The boss of new Stormont would presumably be the Unionist leader, David Trimble. Sooner or later he would lose the consent of the nationalists.

This sort of top-down settlement is the curse of Ireland. It emerges from 20 years of colonialism, 20 years of conferences, forums and seminars, of hotels, universities, dinners and receptions. It dazzles itself by demolishing each new idea. It adorns its historical repairs, the well-turned quips of a Garret FitzGerald or a Conor Cruise O'Brien.

When I first delved into this world, its participants were young and vigorous. They are now old and cynical. And the dance goes on, the orchestra plays. Mr Paisley still bellows. Peter Robinson still looks sinister and Mr Hume careworn. Mr Adams still reminds us of a dark night on the Falls Road. With each step in the Process, the venues get grander. Those who once stumbled down the steps of Stormont now grace those of Dublin Castle, Downing Street and even the White House. The dance is the generals' minuet from *Oh! What a Lovely War*.

Any revival of a provincial assembly in Northern Ireland would threaten the true process of peace. It would reassert the religious divide in Ulster, rehabilitate the ranters and stifle the emerging local councils that hold the key to peaceful coexistence. That is why

the nationalist rank and file is right to oppose it. A new assembly would give jobs, status and patronage to precisely the players whose minds are stuck in the past conflict. They should be pensioned off.

The best hope for Ulster is that Mr Major's formal Process neither collapses nor succeeds, that he can keep both Catholic and Protestant extremists at bay by constant stalling. But he must do something. Stalling is a strategy only if he invigorates the true process of peace, on the ground in Northern Ireland. That involves delegating ever more of his direct-rule powers to democratic bodies below the provincial tier. That would involve an emphatic British commitment both against a revived Stormont and in favour of local devolution.

Mr Major is not known as an enthusiast for local self-government. In Ulster it does not offer a glamorous peace. It is not the sort of "solution" that can be boasted at top tables. It blows no trumpets and rings no bells. It offers no triumph for presidents and prime ministers to acclaim. There would be no Stormont theatricals, no storming-out. The media would be bored. There would only be the steady hum of democracy at work. For the dozen of this Peace Process, I fear that would be an anticlimax too far.

Mr Punch

ONE OF the country's oldest and best-loved magazines is to rise again this year from the ashes. *Punch*, the 150-year-old journal for comic writers and cartoonists which closed in 1992, has been bought by Mike Molloy, a former Editor of the *Daily Mirror*.

In partnership with his friend Mike Aalders, who used to own an advertising agency, Molloy took over the old comic on Thursday from United Newspapers, which had been trying for more than a year to sell it for around £500,000.

Molloy refused yesterday to talk about the money that changed hands, but said that his lifelong ambition had always been to edit *Punch*. "We don't know yet if we're going to bring it back as a weekly, a fortnightly or a monthly," he said. "But we will bring back *Punch*, probably in the autumn. I was Editor-in-Chief at the *Mirror* for five years under Robert Maxwell. It was probably the best training for a humorous magazine."

Comic writers are, *et. Punch* drunk with excitement. Our own Alan Coren, who edited *Punch* for

ten years, was delighted: "Under United's ownership, it fell between the two market stools of middle-aged literacy and young subversiveness and it lost money." Coren added: "*Punch* must be funny from cover to cover, and I am sure Mike Molloy understands that."

● The Princess of Wales appeared to enjoy the gala performance of La



Punch: fell between two stools

Bohème at the Albert Hall on Thursday night. But drinks in the interval may not have been quite to her liking. She was ushered, for her refreshments, into a room hard by the royal box. It was called the Prince of Wales Bar.

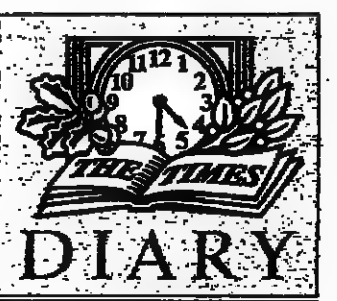
Currie sauce

IT'S SCARCELY credible, I know, but Edwina Currie was rendered speechless on Thursday night. She was struck dumb at the launch of her latest political bombshell when her daughter Debbie, a student in Huddersfield, walked into the party with a shaved head.

Mother gasped at the prickly daughter's prickly scalp. She stammered, flushed, smiled like a lunatic and eventually forced an utterance. "Look at her! Look at her!" she urged Grandma Currie, also in attendance. "It was always short but..." Debbie stood firm: "Mum thinks I look like a convict. I did it for fun. I was drunk."

Real mettle

BARONESS THATCHER is to tilt her bonnet to the man she likes to call "Winston". On March 9 she



will travel to Fulton, Missouri, to speak at the university where Sir Winston Churchill made his first Curtian speech.

It will be almost 50 years to the day since Churchill visited Fulton's Westminster College to declare: "From Stettin in the Baltic to Trieste in the Adriatic, an iron curtain has descended across the continent." Advance copies of the *Sinews of Peace* address, as it is sometimes called, had not contained the iron curtain passage.

James Traer, the president of Westminster College, said this week: "Lady Thatcher represents the Churchillian stature of British statesmanship." The numerous Churchill buff who will gather in Fulton for the anniversary will also take a ride in vintage railcars, fol-

lowing a 1946 route taken by Churchill and Truman. Lady T is unlikely to join them — she dislikes railways.

Heart of gold

YESTERDAY'S article about Lady Romsey's gold pendant with a name inscribed on it was incorrect. I am sorry that I suggested that the name picked out in gold was hers. In fact, it was that of her late daughter, Leonora.

The heart-shaped pendant has a history which began some years ago when Lady Romsey's father-in-law, Lord Brabourne, underwent a serious heart operation. His nurses were wearing such pendants and, grateful to have survived the op, he wanted one made up for his wife. In fact, two were made.

When his son Nicky was tragically killed in 1979 with Earl Mountbatten by a terrorist bomb, Lord Brabourne had the heart inscribed with the young man's signature. Similarly, when little Leonora died, he had her name placed over the second pendant in her own writing, and gave it to his daughter-in-law Lady Romsey, to whom it is a most special piece of jewellery.



Liz Hurley: even more strappy

● With all this talk about MPs and their pay, I have good news for Dennis Skinner. His son, Dennis (true), is being tipped for a £60,000-a-year job with London's Camden council in a shake-up of senior

management. Dennis Jr is firm favourite to become assistant chief executive (policy and partnerships), and Dad is thrilled. "He's a bright lad — he's always being promoted," says Dennis Sr. "He got four A levels — that's four more than John Major — and he's got an economics degree."

Fatal femme

HUGH GRANT is likely to keep out of trouble from now on, not least because his girlfriend, the pulchritudinous Liz Hurley, describes herself as "bossy" and "tough". In a punchy interview for *OK!* magazine, she describes an episode in which she considers she should have been even "more strappy".

Playing a hard-nosed reporter for a television film, she thought the costume given to her by the wardrobe department — strappy sandals and a minuscule designer skirt — was inappropriate. "To play someone real, you should be in your jeans and T-shirt. We had some terrible rows and I ended up too glam in a mini-dress. Weakness can be fatal." Grant would doubtless agree.

P.H.S



TO THE CONVENTION

Sinn Fein should work for peace through politics

A spirit of compromise too often absent in Northern Ireland allowed the funeral of the republican terrorist Gino Gallagher to pass without serious incident yesterday. A cortege of men in berets may be an uncomfortable reminder that republicanism is as much at home ranting sabres as shaking presidential hands, but a difficult day did not assume the dangerous significance it could have done.

Republican resentment with the speed of the peace process does, however, seem to be growing. The show of Sinn Fein strength at Milltown Cemetery and the shots fired on Thursday night at the home of an RUC officer suggest the peace in Northern Ireland is still brittle. If democracy is to take root, its defenders should use all their energy to make the case for politics as the route to peace.

The nature of Irish republicanism makes it difficult to discern the real feelings of the movement's leaders, let alone its grass roots. Sinn Fein is a Leninist party which debates internally and does not welcome public dissent. The experience of splits in the Seventies reinforced the cautious, and centralised, style of its leadership. For that reason warnings from Gerry Adams about IRA impatience with the pace of the peace process are as likely to be veiled threats as open agonising. Given the closed nature of his party, its president can portray himself as responding to pressure rather than creating it.

Nevertheless, recent events do suggest a genuine unease among republicans. Having hoped that the Mitchell report would remove one obstacle to all-party talks — decommissioning weapons — they felt thwarted by what they saw as the erection of another: elections. It would be impossible to secure the attendance of the Unionists who represent majority opinion in the Province without elections first, but Sinn Fein is not inclined to appreciate Unionist sensitivities. A movement built on intimidation is impatient with parties which prefer pluralism.

Republican impatience has not yet meant a significant momentum for a return to

armed struggle. But military muscles are being flexed. The shooting of drug dealers and punishment beatings serve to keep Sinn Fein fielded in line and IRA volunteers in practice. Gino Gallagher, "chief of staff" of the terrorist splinter group, the INLA, was more irritant than ally to Sinn Fein. His associates suspect he may have been another IRA victim. Whoever pulled the trigger, the presence of so many Sinn Fein figures at his funeral sent a simple message, one which Mr Adams had let slip on a previous occasion: the IRA has not gone away.

But if republicans are to play a part in future talks, the fears aroused among the greater number by the threat of physical force need to be allayed. Decommissioning may be difficult; the culture of no surrender is every bit as embedded in republican minds as loyalist. Fortunately, other ways exist to build confidence. A willingness to contest elections to a peace convention and secure a fresh mandate for a political solution to Northern Ireland's troubles could advance matters dramatically.

It is a pity that President Clinton did not take advantage of his conversation this week with Mr Adams to advocate elections as a route to talks. Top republicans have become accustomed to practising their politics in first-class compartments and at \$100 dinners rather than street corners and safe houses. The knowledge that the red carpet would not be rolled out at the White House if Sinn Fein rejected the elective process would have concentrated any closed minds within republican ranks.

All parties in Northern Ireland are grateful for 17 months of peace, and most are anxious to entrench it. Republican concerns about roadblocks to progress are understandable, but the greatest impediment to peace is their own unwillingness to work within democratic structures. Sinn Fein has come a long way since it decided to abandon abstentionism; it would be tragic if the party were to refuse to embrace the most important elections of all — to a body which could bring Northern Ireland's people together.

PER AMATEUR AD ASTRA

Whether the fuel be hydrogen, sugar or pure imagination

Britain's latest rocket was successfully launched yesterday. As Saturns and Soyuzes go, it made only a small bang. After accelerating to 450mph, it reached the peak of its climb at 3,000ft and was then parachuted back to Earth. To break away from the Earth's gravitational pull and into orbit it will have to climb much faster and farther than that: over 25,000mph and at least 50 miles out into space.

So this is a small step for official rocketry. But it is a giant leap for the romantics who have launched man's adventures. Steve Bennett, the amateur rocketeer from Manchester, has already launched 12 rockets. His *Starchaser II* is the largest home-made rocket in Europe. It is sponsored by the sugar company, Tate & Lyle, which also contributes some secret ingredient to its fuel. Mr Bennett is competing against other space venturers for the prize of being the first amateur to launch into space.

It was war which first made rocketry the preserve of professionals. Sir William Congreve launched the horizontal rockets that were used against Napoleon. But it was the Second World War which transformed the business of whooshers and boosters. Only the military and the State made rockets, and especially the German varieties. Since the war, only the greatest nations have had the money and the scientific exhaust velocity for intercontinental ballistic missiles and space travel.

But the urge to escape from human

limitations appeals to more basic instincts even than defence and profit. This divine discontent and the itch for forbidden fruit are what distinguish the ascent of man from that of the other animals. Jules Verne started *From the Earth to the Moon* as a satire on crazy American enterprise. But he was so carried away by his vision of the stars that he turned it into the first serious story of space travel. And considering that he was inventing the theory of Astrogratation, which he also named Astronautics, his physics and mathematics got a lot right. His account of the rivalries and bureaucratic obstruction in the Gun Club of Baltimore, with its immense gun to fire a rocket to the Moon, was prophetic of space programmes everywhere.

Verne even imagined countdown to blast-off, and the feelings of terror and exhilaration in the ground crew. So Mr Bennett is following an archetypal vapour trail of the imagination as well as the remarkable advances of rocket science. For an earth-bound, wingless creature to aim at the heavens is an ambition as old as that of the first philosophers. Now Mr Bennett is back in Manchester working on *Starchaser III*, standing on the achievements of rocketeers private and public, and the imaginations of all who have ever looked up at the full Moon. Jules Verne got it right: "thirty-eight — thirty-nine — forty! FIRE!!!" Rockets are fired by the imagination as well as liquid hydrogen, ions — or even sugar.

THE FIFTH COMMANDMENT

But teenagers rarely honour their parents

Philip Larkin's famous thoughts about parents live on: however hard they try, they "mess their children up". Yesterday's erring mother was Marjorie Vickers, accused of too intense a devotion to her son, Stephen, an 18-year-old with severe physical handicaps, who was reduced last year in taking her to court in an effort to break away from her stifling over-protectiveness. The injunction he then won has now been overturned on the ground that prison would hardly be an appropriate punishment for overabundant love. His mother has still had to accept, though, that the best place for him is not by her side but at a special school.

A psychiatrist might spot a selfish element in Mrs Vickers's devotion. True love, after all, involves understanding the best interests of the one who is loved. True love sometimes has to involve letting go; almost always, in the case of a parent and child. In the case of a handicapped child, it may sometimes be tempting for a mother to assume that only she is capable of understanding his needs. But, in Stephen Vickers's circumstances, this was patently not true.

The most obviously dysfunctional families are those that thrive upon hatred or violence rather than love and affection. That of Agamemnon and his wife, Clytemnestra, must surely be the epitome. He killed their daughter, his wife killed him and their son killed her. But families do not have to end up in a pile of dramatically strewn bodies to be classed as failures. Sometimes parents are bad for their children not because they love

them too little but because they love them too much.

Even parents who think that they have worked out a healthy balance between love and possessiveness are usually blamed by their adolescent offspring for doing the wrong thing. The Montagues and Capulets were seen as tyrants who obstructed the true course of love. Yet the parents of Sarah Cook were widely condemned for allowing their 13-year-old daughter to marry a man four years older than Romeo. Tyranny or irresponsibility? Parents simply cannot get it right.

When children turn into teenagers, dissatisfaction becomes their leitmotif. Usually they think their parents are too staid and unfashionable. Yet the alternative is just as bad. The subject of today's profile in our business section, Paul Simons, consciously keeps up with teenage trends so that he can make advertisements that will appeal to adolescents. Most teenage children, though, would dread having a 47-year-old father who could sing along to Blur and reach the last stage of Mortal Kombat.

The best parents are those who understand that bringing up children is a constant process of weaning. Encouraging them to be as independent as possible helps in turn them into confident adults. But the transition into adulthood requires a questioning of the unconditional love that younger children give their parents. Part of growing up is blaming your mother and father for the person you have become.

Sentencing policy: the judges' clash with Home Office

From Mr Neville Goldrein

Sir, It is the duty of Parliament to legislate and the duty of the judiciary to carry out the decisions of the legislature. This applies not only to the general laws, but clearly also to the specific laws relating to sentencing. The law is made by Parliament and is administered by the courts.

In this context I fail to see the rationale of the objections by a number of judges to the Home Secretary's proposals for a mandatory life sentence for a second rape (report, February 1). The first objection appears to be that of a letter to their discretion which they consider should be unfettered. But in fact their discretion is always fettered in criminal cases.

Parliament always prescribes a maximum sentence for each offence — they are never open-ended — whether it be a fine of £10 or 14 years in prison. The judges do not object to this, but it limits their discretion. I question, then, their sudden aversion to this proposed mandatory life sentence.

In addition Lord Justice Rose told *The Times* that "rapists will think that they may as well kill their victims — there's no point in leaving them alive if the sentence is the same". That sounds plausible but disregards the fact that a life sentence is not a life sentence. I believe that the average term served by a "lifer" is nine years.

The length of the sentence is finally determined by the Home Secretary in the light of reports and professional advice from year to year. And so a vicious murder and a rape would clearly involve a longer term than that imposed for a "simple" second rape with a minimum of violence. If the rapist intends to stop to think it out — and I do not think that he does — it will be clear to him that there is every point in leaving the victim alive.

Until recently the judiciary have accepted their very essential and skilled role as administrators of the law. They are not the law-makers. It would be better if the roles hitherto filled should remain unchanged.

I am, Sir, yours truly,
NEVILLE GOLDBREIN,
Torreño,
St Andrew's Road,
Blundellsands, Liverpool.
February 1.

From Sir David Calcutt, QC

Sir, Mandatory sentences for serious criminal offences are alien to the English tradition. When death was the penalty for murder, a mandatory sentence was perhaps understandable.

When in 1965 death, as the penalty for murder, was replaced by a sentence of life imprisonment, it was perhaps understandable that, at that time, the sentence should have remained mandatory. But this was exceptional.

The circumstances in which offences are committed, and the degree of moral turpitude involved, vary widely from case to case. To deprive the judge, who is familiar with the particular facts of each case, of the discretion to do justice in each case, can itself only lead to injustice.

If any change in the law is now to be made, it should be the removal of the anomaly of the continuing mandatory sentence for murder.

Yours faithfully,
DAVID CALCUTT,
35 Essex Street, Temple, WC2.
February 2.

From Lord Carlisle of Bucklow, QC

Sir, Anyone listening this morning to the Home Secretary on the *Today* programme, deriding the present system of sentencing as "half-time sentences for full-time crime" could be forgiven for failing to appreciate that the system was introduced by the Government as recently as October 1992.

It resulted from the unanimous recommendations of the review committee into the parole system, set up in 1987 by the then Home Secretary, Douglas Hurd, for the very purpose of restoring "honesty into sentencing" and in implementation of a 1987 election pledge. Its membership included two members of the judiciary and a chief constable, and I had the privilege of chairing it.

Until 1991 anyone sentenced by the court could be released from prison at any time between one third and two thirds of their sentence, usually at the whim of the local review committee. All sentences ceased to have effect after the two-thirds point.

Under our proposals, as implemented by the Government, all prisoners serving sentences of up to four years must now spend half of their

sentence in prison. Subject to good behaviour they are then released back into the community; but they remain at risk of being required to serve the remaining part of their sentence should they be convicted of another offence before the expiry of their original full sentence.

Those sentenced to more than 12 months are also subject to a period of compulsory supervision in the community. For those serving four years or more the existing parole provisions remain, but every prisoner now has to serve at least half of the sentence in prison rather than one third as previously.

These principles were intended specifically to restore meaning to the whole of the sentence and to let both the convicted prisoner and the public know with certainty the effect of any sentence passed.

I know of no evidence to suggest that this system has failed. To abolish it now and replace it with "real time" sentencing means either a massive increase in the size of the prison population, or a dramatic reduction in the length of sentences passed by the courts.

It would to my mind be a great pity if a penal policy which has been so generally accepted should once again become the subject of party political dispute.

Yours faithfully,
MARK CARLISLE,
House of Lords,
January 31.

From Mr D. P. Marchessini

Sir, Outside Wonderland, it is well known that the number of people in the world capable of taking a human life in cold blood is very small indeed, and that furthermore this number is not elastic.

The suggestion that a sufferer sentence will turn a non-murderer into a murderer flies in the face of human nature and human experience. Indeed, if the Lord Justice's argument is followed to its logical conclusion, the best way to reduce murders is to abolish prison sentences altogether.

Yours faithfully,
D. P. MARCHESSINI,
Kingsbury House, 15-17 King Street,
St James's, SW1.

Overcoming it all with forgiveness

From the Bishop of Oxford

Sir, Matthew Parris (article, January 22) letters, January 27) finds it difficult to understand what it might mean to forgive. Yet he himself goes some way towards an answer in suggesting that it is primarily about restored relationships, not an impersonal transaction.

To forgive is to continue to maintain a relationship with someone despite the hurt you feel they have done you. Matthew Parris appears to think that forgiving implies a mental act of forgetting or putting aside the hurt so that it is no longer there.

On the contrary, the hurt does in some sense remain there, but healed or transformed in the context of a continuing relationship. If we share the fact that we feel hurt with the person responsible for this hurt, this can sometimes transform the relationship. The hurt is not forgotten but is subsumed into a new, deeper phase of the relationship.

Jesus taught us to live on the basis of the prayer — "Father, forgive us our sins as we forgive those who sin against us." This means continuing in a relationship with those who hurt us and wishing them well, as we pray that God does towards us.

There is no perfect relationship just round the corner, any more than there is a utopia. So the only possible basis for community, whether it is friendship, family or wider society, is in an acceptance of others grounded in and shaped by God's acceptance of us, hurt and all. But in such relationships there is healing and transformation.

Yours faithfully,
RICHARD OXON,
Diocesan Church House,
North Hinksey, Oxford.
February 2.

A & L flotation

From the Chair of the Catholic Building Society

Sir, I am becoming increasingly concerned about the erosion of the original purpose of building societies. This was to enable investors to put their money into a properly supervised system, overseen by the Building Societies Commission, and to provide sufficient funds for the prospective purchaser of a property.

Today the concept has changed and the mad rush to merge with banks, with inflated payouts to bosses and investors (report, February 1), is detracting from the principle of mutuality on which the building societies were founded.

It is clear to those involved in the practical administration of these institutions that the lush funds arising from mergers would be best employed in arrears funds, thereby avoiding the unnecessary plight of those facing repossession, and often homelessness.

Yours faithfully,
NINA BYRNE, Chair,
The Catholic Building Society,
7 Stratton Ground, SW1.

Weekend Money letters, page 39

La Fenice before and after the fire

From Mr Gavin Hooper

Sir, As the owner of a flat in Venice I was reassured by your front page picture today (our roof was visible and unstung), but sad that in your report you described the fire that destroyed the Fenice theatre as "a further blow to the image of Venice".

The sinking and pollution have been addressed, and to a very large extent, halted; or indeed, reversed. Historical problems of settlement (due to a lowering of the water table) have left the city with perhaps a higher spring tide than is ideal. However, the city has always flooded and thus cleaned itself. The idea of an artificial lagoon to prevent the rising of the water is being considered and will probably be rejected for this reason.

The problem of pollution and water extraction by industries in Mestre across the lagoon is pretty well a thing of the past. Laws with serious penalties exist and are enforced. Erosion and decay are part and parcel of a city built on a lagoon, and over-exuberant repair is almost as damaging as neglect. In a city as fragile as Venice constant vigilance and renewal is required, but the myth that it is sinking into polluted oblivion just is not true. Nor does it help hardworking fundraisers or give credit to those who have made restoration possible.

The tragedy is that although the Fenice will rise again, inevitably there will be a diversion of funds from other vital projects.

Yours faithfully,
GAVIN HOOPER,
Calle de Le Veste, 2014 San Marco,
30124 Venice, Italy.
January 31.

From Mr Iain Mackintosh

Sir, The auditorium of La Fenice was as 18th-century as *Der Rosenkavalier*. Antonio Selva's 1792 design was rebuilt in Empire style in 1836, had the roocco applied in 1853 and was modernised in 1937.

The original 5m deep forestage, where the singer performed within the volume of the house, was nibbled away to nothing, pushing action and settings upstage behind a 19th-century picture frame and making a nonsense of the sightlines from Selva's side boxes where I sat on my visit last year. The restorations of the 1748 and 1733 houses of Bayreuth and Munich, in 1935 and 1958 respectively, also abolished the acting forestage and moved the performer upstage behind an inappropriate picture frame.

Today, directors and designers wish to reverse this trend and recover the immediacy of music theatre by bringing performers and settings through the arch into the house. It would be sad therefore if we either built new opera houses or restored great 18th-century ones in obsolete 20th-century formats.

There is a case for restoring Selva's original interior but less of a case for freezing the evolution of the great theatre in its Thirties guise.

I am, Sir, your obedient servant,
IAIN MACKINTOSH
(Design Director),
Theatre Projects Consultants,
3 Apollo Studios,
Charlton Kings Road, NW5.

From Dr Roy A. Russell

Sir, My wife and I have visited Venice five times in the last eight years at differing times of the year, during the 20 days or so we have spent there no opera has been performed and La Fenice has not been open for the casual visitor to appreciate this "jewel".

I trust that you are not proposing that it should be "... rebuilt, again, just as it was" (leading article, January 31), without advocating that it should be made more accessible to a wider audience and more positive in its approach.

Yours sincerely,
ROY RUSSELL,
Leckonby House,
Great Eccleston, Preston, Lancashire.

What's in a name?

From Mr William Harmer

Sir, The confusion caused by having 11 Christophers in the Aleric School under-12 football side (report, February 1) is surely another example of the downside of over-familiarity: what on earth's wrong with using surnames, as was accepted practice when I was at prep school in the 1950s?

Yours faithfully,
HARMER,
Barnfield Farm, Hullavington,
Chippenham, Wiltshire.

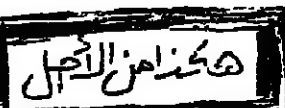
Whinge to win

From the Minister at the Australian High Commission

Sir, Simon Barnes is right, of course, to pay tribute to Australian whingeing ("It ain't cricket, cobber", February 2). However, just imagine how much better the Australian Test cricket record over the past year might have been (it was 3-1 v England, 2-1 v West Indies, 2-1 v Pakistan, 3-0 v Sri Lanka) if Australian players hadn't spent so much time moaning. They'll probably be so busy complaining next year they'll forget to defend the Ashes (5-0!).

Yours faithfully,
IAN WILCOCK, Minister,
Australian High Commission,
Australia House, Strand, WC2.
February 2.

Letters for publication should carry contact telephone numbers. We regret that we cannot accept letters by telephone but they may be sent by fax to 0171-782 5046.



OBITUARIES

LÉONOR FINI

Léonor Fini, painter, died in Paris on January 18 aged 87. She was born in Buenos Aires on August 30, 1908.

A WOMAN of such arresting beauty that many beholders found her presence even more disconcerting than the nightmarish visions of her canvases, Léonor Fini was perhaps the last link with the Surrealist era. Over the years she evolved a highly effective technique for conveying her sometimes morbid eroticism. Her pictures suggest the *frémissement* of physical relations between human beings with a strange dispassionate lucidity.

True, she was in her latter years in peril of lapsing into the merely cute — of becoming a somewhat *dressoir* *Anal* *Nin* of the postmodern. (Her whole persona was a carefully calculated art form, designed to overwhelm the senses and silence the critical faculties.) But at their most powerful, her pictures tackle the age-old enigmas — as well as the profound ambiguity — of sex and sexual attraction, with the disturbing directness which is to be found in the finest work of Balzac or Schiele.

Although her father was Argentinian her mother was a native of Trieste. She was brought up in the city which, in those twilight years of the Austro-Hungarian Empire, was a fascinating racial melting pot at the junction of Germanic, Italian and Slav culture. It was the city of James Joyce and Rilke, and of Italo Svevo, both whose penance and his real name (Ettore Schmitz) — make him quintessentially the representative of the Trieste ethos of the period. Fini herself had Slav, Italian, Spanish and German blood in her veins and was thoroughly at home in such company.

She began to paint at an early age. She had no formal training but she travelled widely and immersed herself in the work of the major figures of the period. In Vienna she saw the work of Klimt and Schiele. She wandered at will in the galleries of Florence and Venice. In Milan she became familiar with the work of Giorgio de Chirico and came under the influence of Carlo Carrà, Achille Funi and Arturo Tosi. It was in Milan that she had her first exhibition. It cannot be said that her acceptance at that time did not owe as much to her spectacular looks and her bizarre habits (much of her life drawing was done in morgues or from the corpses of drunks in the streets) as to her talent, undeniable



People on a Terrace by Léonor Fini

though the latter was. But it was Paris that she was to make her creative home.

Moving there in 1931 she made her mark with an exhibition of gouaches at the Galerie Bonjean. She went on to exhibit a series of "dessins automatiques" or "automatographies" at the celebrated Surrealist show of 1933 and took her work to the Burlington Galleries, London, and, in 1938, to New York, where it was presented by de Chirico and the poet Paul Eluard.

Clad often in Schiaparelli dresses (the designer could not resist such a wonderful clothes-horse) Fini made sure that her entrance to private view and parties was such that the critics were left with their pencils poised inertly over their notebooks. On one occasion she performed what these days would be regarded as somewhat murderously as a "flash", when asked

why, on a summer's night, she was wearing a fur coat, she threw it open to reveal the undraped splendours beneath.

Her lovers were legion. Their names read like a roll of the literary and artistic talents of that brilliant age. She had a (for her) long relationship with Max Ernst; Picasso was infatuated; Paul Eluard wrote poems to her. She then established a triangular ménage with the Italian consul in Monte Carlo and the Polish writer, Constantin Jelenski, which endured for more than forty years and provided her with the sort of basis of calm her tempestuous nature demanded.

She was a prolific artist. She was one of the major contributors to the New York Museum of Modern Art's *Futurist* art exhibition, just before the war. She also had a solo show there in 1939. In 1942 she exhibited in Zurich.

Moving to Rome, she famously illustrated an edition of the Marquis de Sade's *Juliette*. Book illustration was a natural métier and it was no surprise that she subsequently performed the same service for the erotic masterpiece *L'Histoire d'O* by Pauline Réage (revealed only recently to be, in fact, Dominique Aury).

Her style often varied, and she was open to the charge that she used her influences as the mood or situation demanded. It is difficult to imagine the same hand in pictures as different as the distantly viewed *People on a Terrace*, which partakes of her fascination with Freudian dream and inhabits the realm of pure fantasy, and *The Train Journey*, in which the observer is asked to intrude at close quarters on an encounter between lesbian lovers in the closed compartment of a railway carriage.

Yet the sense of ironical detachment remained common to all she did. It provoked an outburst from Jean Genet who, though a close friend, was almost alone among her distinguished contemporaries in daring to voice something less than total admiration of her work. In his now celebrated *Letter to Léonor Fini* of 1950 he berated her bitterly for the lack of engagement he felt when looking at her pictures. "Why," he expostulated to her, "should I work myself up about an art which does not touch me... which contains only those same, unending elements of despair and mortality?"

The world has not agreed with his verdict, and nor did she. She carried on painting with even greater zest. Her unflagging creative energy was one of her most remarkable characteristics. From book illustration she branched out into set and costume design. Among her earlier efforts in this direction was the ballet *Les Femelles de la nuit* (1940), by Jean Anouilh, with music from Jean Françaix. Her own ballet, *Le Rêve de Léonor Fini* (1949) was choreographed by Frederick Ashton to music by Benjamin Britten. She also designed film sets: Castellani's *Roméo et Juliette* (1952) and John Houston's *A Walk with Love and Death* (1958) among them. Her work for the stage included the design for a production of Oscar Wilde's *The Importance of Being Earnest* in 1955.

Never marrying, and with no children from any of her liaisons, she later divided her time between her Paris flat and a house on a quiet stretch of the River Loire.

JULIAN HILL

Julian Werner Hill, research chemist who discovered nylon, died in Hockessin, Delaware, on January 28 aged 91. He was born in St Louis, Missouri, on September 4, 1904.



NYLON, the synthetic material that revolutionised everything from women's stockings to parachutes, ropes, fishing line, carpets and toothbrushes, may have been one of the most valuable patents ever filed by Du Pont, the American company in whose laboratory the discovery was made. But Julian Hill, the young researcher who made the crucial breakthrough in 1930, received no reward and little credit for his work. Du Pont company policy compelled new employees to sign away their patent rights to all discoveries. On instructions of the legal department, his name did not even appear on the final patent application for nylon, made in 1937.

That honour went to Wallace Carothers, the head of Hill's department. Carothers had by some accounts pooh-poohed the importance of his young assistant's accidental discovery that a particular mixture of carbon- and alcohol-based molecules, plus water, could become a strong and silky thread when stretched at room temperature. What Hill had invented was a process known as "cold drawing," which oriented the molecules into a long linear chain and fostered strong bonding between them. It was ultimately to produce a material stronger than steel by weight, and almost inflammable: nylon.

But Hill's initial material had a low melting point and was unsuitable for textile applications. Du Pont, which was looking for an artificial substitute for silk, echoed Carothers' initial lack of interest, though the two men did produce papers at the 1931 meeting of the American

Chemical Society, since hailed as the first public discussion of the nylon research programme. It was in 1934, when Carothers was persuaded to repeat the experiment using polyamides, that progress was renewed.

Carothers, who had a history of manic depression, committed suicide by swallowing poison at the age of 41, only three weeks after the patent application was filed. He and Hill had been close friends, jointly publishing many papers in technical journals. According to his widow Carothers always felt that Hill had not received sufficient credit for his pioneering work.

The first nylon stockings went on sale in the United States in 1938, although the name was not coined until the New York World's Fair the

following year. Although production of stockings was reduced in succeeding years as the material was diverted to use in war materials, they became an influential form of currency for American forces stationed in Britain. After the Second World War nylon swept the hosiery market, and its other uses expanded exponentially.

Hill, meanwhile, continued a quiet career in Du Pont's research laboratories, which he had joined in 1928 after gaining his PhD in organic chemistry from the Massachusetts Institute of Technology. He retired in 1964 and became head of Du Pont's philanthropic foundation, the Crystal Trust.

Julian Hill is survived by Polly, his wife of 62 years, and by two sons and one daughter.

PETER BROOKS

Peter Brooks, aeronautical engineer and author, died on January 17 aged 76. He was born on January 8, 1920.

IN A long and varied career devoted to aviation there were few aspects of flying, either military or civil, to which Peter Brooks did not bring his experience and expertise. Starting as an aeronautical engineer and then learning to fly, he went on to become a crack glider pilot before gaining one of the earliest helicopter pilot's licences. In the Fleet Air Arm during the war he flew combat patrols from aircraft carriers over Atlantic and Arctic convoys, before becoming a test pilot for a whole range of naval aircraft.

After the war, as an executive of British European Airways, he oversaw the introduction of the first turboprop and jet airliners into British airline service, before switching to a very different sphere, the Beagle light aircraft company. In addition to this, over the last twenty or so years of his life he had been a prolific writer, and through a succession of books he was able to make his experience and encyclopaedic knowledge a permanent part of aviation history.

Peter Wright Brooks was born at Teddington, Middle-



sex, educated at Cullion College, Switzerland, and the City and Guilds Engineering College of London University. He learnt to fly in 1938 at the London Air Park Flying Club and went on to gain the full range of gliding certificates, including the much coveted Silver C soaring certificate. Later, he was to hold one of the early British helicopter pilot licences.

recognition, a more important topic than it may sound at this distance, given the propensity of anti-aircraft gunners to blaze away at everything that flew (and, for that matter, the tendency of naval fighter-bomber crews to mistake British cruisers for German battleships). But in 1941 Brooks joined the Fleet Air Arm, flying sorties in antiquated Fairey Swordfish biplanes on Atlantic and Arctic convoys. Next he became a test pilot for the Royal Navy's British and American aircraft, exacting work which took him to the US, Canada, the Mediterranean and the Middle East.

In 1947 he joined the Ministry of Civil Aviation as a technical officer engaged on future plans, while spending his weekends as an instructor and gliding pilot at the Surrey Gliding Club. In 1950 he went to British European Airways as, successively, assistant to the chief executive, Peter Masefield, and the chairman, Lord Douglas. He was then made BEA's fleet planning manager during the introduction into service of the highly successful prop-jet Vickers Viscount airliner and its successor, the Vanguard, as well as for the turbo-jet Comet IVb.

From BEA he moved to Beagle Aircraft where he stayed from 1961 to 1968, first

as deputy and then as joint managing director. There he brought into service new British light aircraft such as the B206, the Bassett, the Pup and the Beagle/Scottish Aviation Bulldog which followed the Tiger Moth as the primary training aircraft for the RAF and the Swedish Army.

As manager for international collaboration with the British Aircraft Corporation and then British Aerospace, between 1968 and 1984, he travelled extensively overseas promoting the export of the Viscount, the BAC One-Eleven and the VC10.

With half a century of flying behind him on more than 150 types of aircraft, Peter Brooks remained at the centre of British light aircraft and helicopter affairs up to the mid-1980s. In 1985 he was invited to Washington for two years as the first International Fellow of the Smithsonian National Air and Space Museum where he specialised on research into the history of rotary-wing aircraft.

His books, published in the UK and the US, illustrate the range of his knowledge. They include *The Modern Airliner* (1961), *Historic Airships* (1979), *The World's Sailplanes* (1980), *Flight Through The Ages* (1984), *Cervus Autogiros* (1988) and *Zeppelin Rigid Airships* (1993-1992). A long-time Fellow of the Royal Aeronautical Society, he was for many years a valued lecturer at its annual air transport training courses.

A skilled and practical aviator, but also a quiet and studious gentleman, devoted to his family, Peter Brooks married Patty Thomson of Vancouver in 1951. She survives him with their son and daughter.

Ben Tart, coxswain of the Dungeness lifeboat, died on January 15 aged 81. He was born on January 5, 1915.

BEN TART was a member of one of the two families — the Tarts and the Ollers — which had manned the Dungeness lifeboat for generations. He joined the crew in his early twenties and remained with it for almost forty years, 22 of them in the capacity of coxswain. During that time the lifeboat was launched on 393 occasions, with the saving of 152 lives.

Dungeness is a remote community, poised on the edge of a bony shipping lane. Many of the collisions in the Channel are caused by bad weather and fog. For this reason, Tart enjoined his crew not just to watch with their eyes but to sniff out an accident with their noses. A collision could often be more easily detected from the resulting oil spillage than by the spectacle of wreckage.

The Tart family was thought to be Huguenot descent, and the women as well as the men of the family traditionally helped to launch the lifeboat. Ben Tart was educated in Dungeness, and then became a fisherman, mainly drifting and trawling, like his father and grandfather before him. In 1935 he joined the crew of the Dungeness lifeboat, the 41ft Watson beach class lifeboat *Charles Cooper Henderson*. During the war, Tart volunteered for the Royal Navy, but was asked to carry on where he was, fishing being a reserved occupation. Afterwards, in 1946, he was appointed bowman of the lifeboat and five years later second coxswain. He became coxswain 22 years later in 1965, and retired ten years after that to make way for the



Ben Tart and his wife Doris with the Dungeness lifeboat Mabel E. Holland

promotion of his second coxswain, Honker Haines.

In 1974 he was awarded the RNLI's silver medal for gallantry for one particularly remarkable rescue. It was February, and conditions were appalling, with driving hurricane-force winds making the attempt particularly hazardous. The seas were breaking on the beach in such a way that the launchers had to be roped together when placing the skids to prevent their being washed away. The lifeboat — the *Mabel E. Holland* — was thrown heavily on to the beach and was launched with the greatest difficulty. It was known that there was a badly injured man on board the motor vessel *Merc Texco*.

Tart somehow manoeuvred the lifeboat alongside the motor vessel with winds exceeding 70 knots and with seas

more than 50ft high. The ship's head was paying off the whole time, making it extremely dangerous for the lifeboat which suffered damage to stanchions and bulwarks. Nevertheless, a stretcher was passed and the first-aider, Peter Thomas, succeeded in boarding the motor vessel. The injured man was transferred to the lifeboat. He was then strapped down in the cabin and held by three crew members. The injured man was eventually landed safely. Tart was awarded not only the silver medal, but the Maud Smith Award for the bravest act of lifesaving that year.

Ben Tart's wife Doris, whom he married in 1942, was the daughter of the lifeboat's coxswain for 31 years, 1916-47, Douglas Oller. She survives him. There were no children of the marriage.

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DEATH OF MONSIEUR DE PARIS

MAN WHO EXECUTED 400

FROM OUR OWN CORRESPONDENT

PARIS, FEB. 2

Anatole Deibler, otherwise known as "Monsieur de Paris" and "The executioner of high works," who for 40 years had been Head Executioner to the French Republic, died suddenly at the age of 75 after a heart attack while he was entering an Underground station today. He was to have carried out an execution at Reims, in Brittany, to-morrow at dawn.

A mild-mannered little man, with typical Gallic mustachios and "Imperial," Deibler had long been a legendary figure, both by reason of his many years of service and the fact that his father, grandfather and great-grandfather before him had held the same high office, the first of the Deibler dynasty having succeeded to the renowned Sansons. In his private life he was a devoted husband and father, and one of the great sorrows of his existence was the death at the early age of five of his only son, to whom he looked as the heir of a great family tradition. He found some consolation, however, in the justifiable hope that his principal assistant, a nephew named

ON THIS DAY

February 3, 1939

ANATOLE DEIBLER, head executioner to the French Republic, was said to boast that he had not an enemy in the world; no doubt — not in this world.

Obrecht, would succeed him and thus maintain the hereditary principle.

Deibler acted as assistant to his father, who retired in 1899 after his 169th execution, and was duly appointed in his place. During his active career he dispatched over 400 criminals, among them Landru and other outstanding personalities, with his *bois de justice*, as the guillotine is commonly called. He fell on lean days in 1906 when, in anticipation of the passage of a Bill abolishing the death penalty, the Budget Committee of the Chamber suppressed the funds available for his office. After 42 months of inactivity, during which time he was obliged to maintain at his own

expense the two grisly machines in his possession — they were always beautifully kept — he came into his own again, when the reprieve of a particularly brutal murderer swung public opinion in the other direction, and heads once more began to fall. It is not true that his revenue was on a *per capita* basis, his allowance being fixed at 18,000 francs a year.

Deibler was particularly conservative in his habits, and was faithful to the end to the horse-drawn cart in which he transported his grim apparatus to and from the railway station. This did not, however, mean that he was insensible to progress. Indeed, he made many improvements to his guillotines, and proudly claimed that he had beaten all records for rapid execution. It was also his boast that he had not an enemy in the world. No doubt — not in this world.

BAN ON "LAMBETH WALK"

BERLIN, FEB. 2

"The Lambeth Walk," a dance which continues to enjoy a great vogue in Berlin and other large German cities, has fallen under the heavy displeasure of the authorities of the University of Heidelberg. The Party student leader, Dr. Scherberger, has forbidden with immediate effect the dancing and playing of "swing" and "The Lambeth Walk" at any gathering of students.

NEWS

Kohl plea on nation state

Helmut Kohl, the German Chancellor, yesterday urged Europe to turn its back on the nation state and resist efforts by Britain at the Maastricht review to slow the advance to deeper integration of the Union. Speaking in Louvain, Belgium, he voiced alarm over the growing opposition to the plan for monetary union and steps towards greater harmony. Page 1

IRA is blamed for attack

The IRA was believed to have been responsible for an attack on the home of an off-duty police officer in which 57 shots were fired yesterday. The Northern Ireland Office said they were unaware of any motive for the shooting near the village of Moy, Co Tyrone. Pages 1, 20 and 21

Ashdown security

Paddy Ashdown agreed to round-the-clock bodyguards at his constituency in Somerset after his car was destroyed by a petrol bomb. Page 1

Mother's victory

A mother who was accused of being over-protective towards her disabled son won the right to influence his life. Page 3

University talks

Vice-chancellors stepped back from voting on proposals to charge university entrants £300 after an offer of talks. Page 4

Rocket triumph

Steve Bennett's attempt to become the first amateur to put a rocket into space took a giant leap a successful launch. Page 5

Ten life sentences

A released mental patient who slashed the throats of 15 women in a department store was given 10 life sentences. Page 9

Fox destroys the royal flamingos

Buckingham Palace was reeling from its worst security breach since Michael Fagan sat on the Queen's bed and asked for a cigarette. A fox has penetrated the garden and killed the royal flamingos. Police discovered the mutilated bodies of six birds close to their ornamental pond home. Page 1

Scargill fights on

Arthur Scargill will renew his campaign to gather support for the Socialist Labour Party despite a poor showing at the Hemsforth by-election. Page 10

Pigeon sentence

An woman who cannot stop feeding pigeons was sent back to prison for 30 days, leaving a trail of angry neighbours. Page 11

Rug-making row

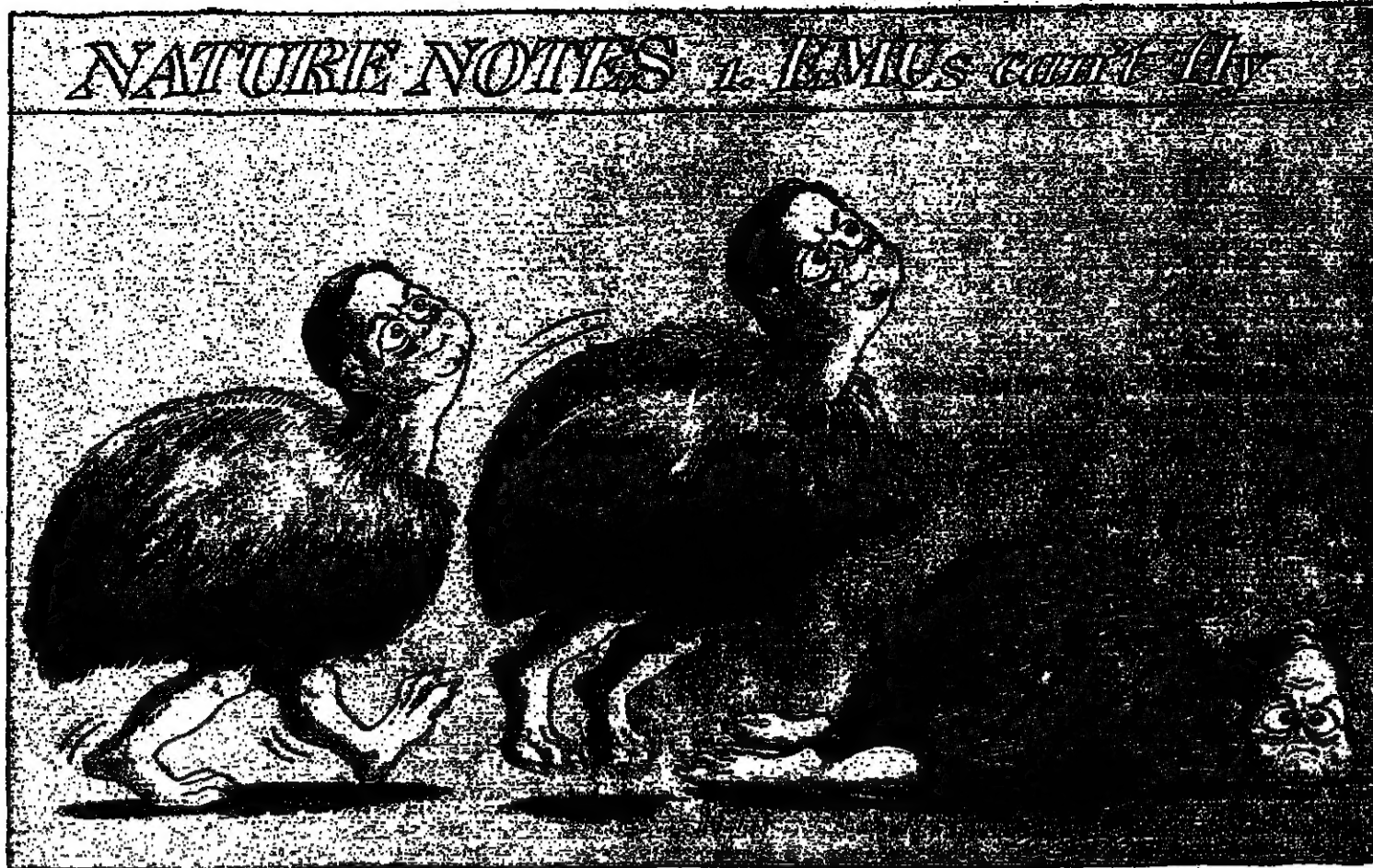
A drive by British charities against importing Indian hand-knotted carpets made by children has divided social activists. Page 12

Forbes under fire

Steve Forbes's free ride is over. Having built up the multimillionaire publisher the American media has begun subjecting him to serious scrutiny. Page 13

Publishing success

The Amazon of French publishing celebrates her publishing house's tenth anniversary. Page 16



OPINION

To the convention: It would be tragic if Sinn Féin were to refuse to embrace the most important elections of all — to a body which could bring Northern Ireland's people together. Page 21

LETTERS

Judges on sentencing: La Ferice and the fire-practising forgiveness; women at the top; A & L flotation. Page 21

COLUMNS

Simon Jenkins: The best hope for Ulster is that Mr Major's formal process neither collapses nor succeeds, that he can keep both extremists at bay. Page 20

OBITUARIES

Léonor Fini, painter; Peter Brooks, actor-engineer; Ben Tart, lifeboat coxswain; Julian Hill, chemist who discovered nylon. Page 23

Airports: British Airways is to create 1,000 new jobs as it switches flights from Heathrow to Gatwick. Page 25

Markets: The FT-SE 100 gained 28.5 points to 3781.3. Sterling rose from 83.6 to 83.8 after rises from \$1.5130 to \$1.5190 and from DM2.2593 to DM2.2595. Page 26

Rugby union: Today's meeting between Scotland and France is likely to be the defining match of the five nations' championship. England and Wales meet at Twickenham. Pages 47, 48

Football: David Barry's future at Blackburn looks increasingly uncertain after he was again omitted from the squad. Page 42

Unhappy birthday: Clumsy amplification and a muddled production mar a centenary staging of Puccini's *La Bohème* in the Albert Hall, says Rodney Milnes. Page 17

Wembley v Manchester: Who will win the race to build Britain's national stadium? Marcus Binney reports. Page 19

Motoring hype: Cars are now being sold to appeal to the fantasies of the drivers. Page 18

MAGAZINE

Robert Crampton meets a Chaplin of the 90s. Page 8
Louis Farrakhan: Dream of a racially divided America. Page 26

WEEKEND

New Britannia: Vision of a British flagship. Pages 1, 3



Forestry: How to build your own wood. Page 4
Books: Bestsellers and new paperbacks. Pages 6, 7

10 15

Solo star: The brains behind East 17. Page 6
Win: A Sony Wide-screen television. Page 3

VISION

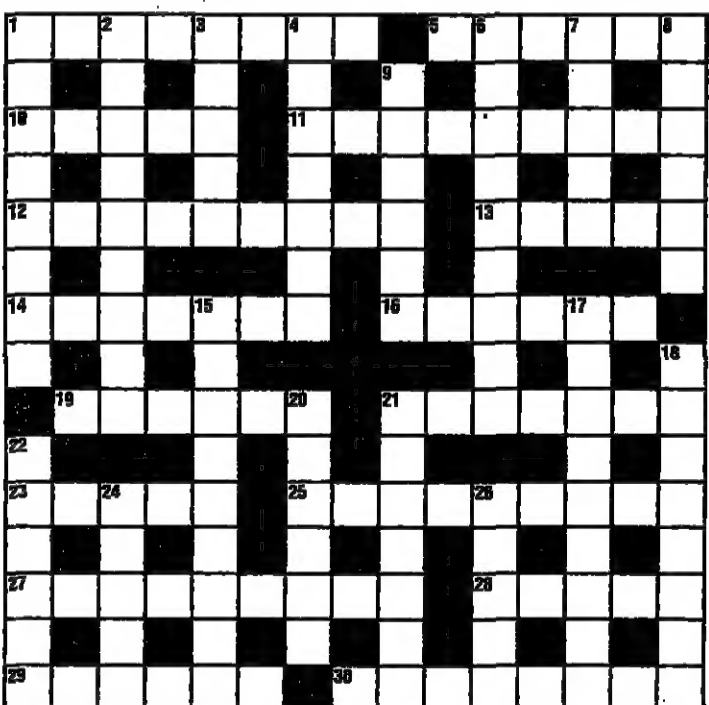


Cover story: Alison Hargreaves's children visit her latest mountain. Page 18
Film of the week: The original *Sabrina Fair*.

THE TIMES CROSSWORD NO 20,081

ABERLOUR A limited edition, 1970 vintage bottle of Aberlour single malt whisky, the only malt whisky to have twice won the prestigious Gold Medal and Pot Still Trophy at the International Wine & Spirit Competition, will be given for the first five correct solutions opened next Thursday. Entries should be addressed to: The Times, Saturday Crossword Competition, PO Box 456, Virginia Street, London E1 9DD. The winners and solution will be published next Saturday.

Name/Address



ACROSS

- At sea, read lots in navigational guide (5).
- Impetuous displays activity and enthusiasm (6).
- Short run in appearance in silly play (5).
- Religion takes me in paths out of the normal (9).
- Don't anticipate being in trouble after delay (4,3,2).
- Emblem and name required to start computer session (3,2).
- Group of soldiers cut short prescribed exercise etc. (7).
- Fast car is what attracts attention? Stepped on it (3,3).
- Bit suspiciously at first into fungus (6).
- Rubbish in the entrance can be a killer (7).
- At the proper moment, put chalk here (2,3).
- Bagman pleased to receive several pounds (4).
- Ratty's friend gets new house in Cornish town (5).
- I for a change must appear in pantio horse (5).
- Sacred Hindu text — outbursts when false plural is seen (6).

Solution to Puzzle No 20,075

HOSEA SUBALTERN
A I C H U E
RIDERHOOD SHEER
D L O T G I V
BREAST RECREATE
A T S R E T
COFFINAIL FISH
K O C A G F O Y
SMUG MISALIGNED
N U L R E R
RED CROSS PLASMA
E L G P S D O N
ABIDE APPRISING
R N N G O N O E
MIGHTIEST GENOA

DOWN

- Departed from hospital, but not going right (5).
- Died, going wrong with act showing reckless heroism (7-2).
- Where to find book left, and female? (5).
- Pain — is right treatment this? (7).
- In pure perplexity, composer's seen to fill in with padding (9).
- Living at home, ask to go outside (5).
- Mischievous girl portrayed in Enigma Variation (6).
- Melodic fragment from Stravinsky's first, of course (6).
- Old soldier not usually seen on mount Athos, for example (9).
- Retiring? Succeeded in getting expenses (9).
- Neat present for daughter (8).
- Body of soldiers runs out of restraint (6).
- Enterprising Indian chief? (2-5).
- Make a ton in style (6).
- Large container, worthy companion to another (5).
- Part of flower — confirm it's round head of plant (5).

Solution to Puzzle No 20,080

RACECOURSE MEET
A I C H U E
RIDERHOOD SHEER
D L O T G I V
BREAST RECREATE
A T S R E T
COFFINAIL FISH
K O C A G F O Y
SMUG MISALIGNED
N U L R E R
RED CROSS PLASMA
E L G P S D O N
ABIDE APPRISING
R N N G O N O E
MIGHTIEST GENOA

TIMES WEATHERCAST

For the latest region by region forecast, 24 hours a day, call 0800 1 500 followed by the code.
Greater London 701
Kent/Surrey/Sussex 702
Dorset/Hants & W 703
Devon & Cornwall 704
Wilt/Dorset/Avon/Som 705
Berks/Bucks/Chesh 706
Bedford & Essex 707
Norfolk/Suffolk/Cambs 708
West Mid & Shrop & Cheshire 709
Shrop, Here & W 710
Central Midlands 711
East Midlands 712
Lincoln & Humbers 713
Dyfed & Powys 714
Gwynedd & Cymru 715
NW England 716
W & S Yorks & Dates 717
NE England 718
Cumbria & Lake District 719
SW Scotland 720
W Central Scotland 721
Edin & Fife/Highlands & Borders 722
E Central Scotland 723
Glasgow & E Highlands 724
NW Scotland 725
Cathness, Orkney & Shetland 726
NI Ireland 727
Weathercast is charged at 39p per minute (cheap rate) and 49p per minute at all other times

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M25 London Orbital only 734
National traffic and roadworks 737
West Country 738
Wales 739
Midlands 740
East Anglia 741
North-west England 742
North-east England 743
Scotland 744
Northern Ireland 745
AA Roadwatch is charged at 39p per minute (cheap rate) and 49p per minute at all other times

HOURS OF DARKNESS

TODAY
Sun rises: 7:37 am
Moon sets: 6:29 am
Full moon tomorrow
London 4:33 pm to 7:25 am
Bristol 5:02 pm to 7:45 am
Edinburgh 4:42 pm to 8:03 am
Manchester 4:54 pm to 7:50 am
Perthshire 5:16 pm to 7:53 am

HIGH TIDES

TODAY
London Bridge 00:54
Abbeville 01:38
Ayr 02:20
Belfast 03:04
Cardiff 03:48
Dover 04:32
Dublin (N Wall) 05:16
Falmouth 06:00
Glasgow 06:44
Hull (Albert D) 07:28
Liverpool 08:12
Lough Lorne 08:56
Lough Neagh 09:40
Lough Swilly 10:24
Newcastle 11:08
Oban 11:52
Penzance 12:36
Portsmouth 13:20
Sharncliffe 14:04
Southampton 14:48
Swansea 15:32
Tees 16:16
Walsby-on-Aire 17:00
Crown copyright reserved. All tide times are GMT

HIGHEST & LOWEST

Yesterday: Highest day temp: St Mary's, Isles of Scilly, 9C (48F); lowest day temp: Llan, Pembrokeshire, 0C (32F); highest rainfall: Cape Wrath, Highland, 0.12in; highest sunshine: Jersey, 6.8hr.

FORECAST

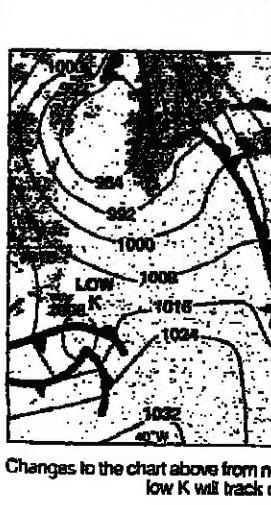
General: England and Wales will have a mainly cloudy start but brighter weather will edge steadily south during the day with the best of the blue skies along western coasts. Isolated wintry showers will pepper the North East and these will affect East Anglia and the far South East after dark. Scotland and Northern Ireland can expect a mainly dry day with the occasional light snow flurry in southeast Scotland, dying out during the morning. The east will remain rather cloudy but in the west and across Northern Ireland it will be dry with sunny periods.

REGIONAL FORECAST

44 hrs to 5 pm: b=brilliant; c=cloud; d=drizzle; dc=drizzle; du=dust; f=fog; g=gale; h=hail; i=ice; m=moderate; n=night; o=overcast; r=rain; s=sunny; t=thunder; w=wind; x=unknown; y=yellow; z=zephyr

ABROAD

Algeria 15 61
Algeria 16 64
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Algeria 99 313
Algeria 100 316



Changes to the chart above from noon: high i will slowly decline and drift towards Denmark; low k will track quickly northeast and deepen sharply.

FORECAST

mainly cloudy, some sunshine developing. Wind north, light to moderate. Rather cold. Max 4C (39F).
E & NE England, Borders: wintry showers dying out later. Sunny spells. Dry after dark. Wind north to north-east, gentle. Max 3C (37F).
S & N Wales, NW England, Lake District, Isle of Man: dry with some sunbursts. Wind north to north-east, gentle. Max 4C (39F).
Edinburgh, Aberdeen, Glasgow, Orkney, Shetland: cloudy with few bright spells. Wind north to north-east, gentle. Feeling cold. Max 3C (37F).
NW & SW Scotland, Glasgow, Central Highlands, Argyll, N Ireland: sunny periods. Slowing, dry. Wind east to southeast, gentle. Feeling rather mild. Max 5C (41F).
Outlook: east mainly dry and bright, west becoming wet and windy.

REGIONAL FORECAST

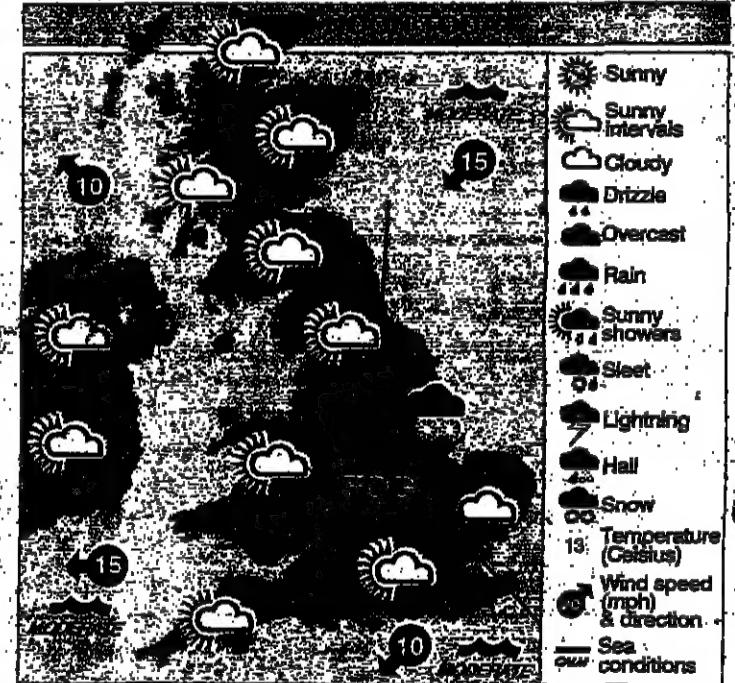
44 hrs to 5 pm: b=brilliant; c=cloud; d=drizzle; dc=drizzle; du=dust; f=fog; g=gale; h=hail; i=ice; m=moderate; n=night; o=overcast; r=rain; s=sunny; t=thunder; w=wind; x=unknown; y=yellow; z=zephyr

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Algeria 100 316



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